

# Out Of Network

## (Provider does not bill your insurance)

### Things to know...

\*If the provider you would like to see is considered Out Of Network, you may be able to have your services (based on your specific policy) fully or partially reimbursed.

\*Out of Network does NOT mean you can't see your provider. It just means you have to do a little more research.

\*Be clear and specific when asking questions.

### Questions to ask....

- Who and What is covered by my plan...
  - Specific Dr Names
  - Naturopathic care
  - Massage
  - Chiropractic
  - Lactation
  - Nutrition
  - Mental Health Counseling
  - Craniosacral
  - Acupuncture
  - Midwifery
- Verify if Out of Network providers can still be reimbursed.
  - If Out of Network providers can be reimbursed, find out specifics.
    - Is a referral from your Primary Care Provider required?
    - Number of visits covered in a calendar year?
    - What is the percentage of reimbursement?
- Once you have confirmed your benefits
  - You can see the provider of your choice
  - You can submit multiple Superbills/Receipts in one mailing
  - You can submit multiple family members Superbills/Receipts in one mailing
- How to pay for Out Of Network Care
  - Eastside Natural Medicine requires payment at the Time of Service
  - You may use an HSA card
  - Cash or Credit/Debit

- To receive Reimbursement
  - If you qualify for reimbursement, clarify what the insurance company needs.
  - Most will require a Superbill and a receipt of payment for the services.
  - As the patient, YOU are responsible to ask the provider for a Superbill – this can be acquired directly from them or from reception.
  - Send Superbill and receipt to your insurance company.
  - Look for the address of where to send your Superbill(s) and receipts on the back of your insurance card.
- Follow Up with your Insurance Company...
  - If reimbursement is not received within one month
  - This is important as they will NOT contact you.