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INSURANCE HSAs FSAs

Our office does not file insurance claims or pursue payment from insurance companies but some health insurance plans will reimburse you for the costs. Here are the steps you need to follow:

STEP 1: Contact insurance company to determine coverage

Call the insurance company and ask if homeopathic consultations are covered and to what extent they reimburse expenditures. If they are covered, request a form so that a claim can be filed.

STEP 2: Document the consult you want reimbursed

Photocopy the invoice provided to you by our office. The insurance company will need: practitioner name, date, client name, amount paid, CPT code – all of these are on the invoice provided by our office.

STEP 3: Get the primary care physician's diagnosis code

This is an ICD10 code which is used by insurance companies to process your claim. It is likely to be on a recent statement from your physician's office. You can also contact your physician's office and ask the front desk for the diagnosis code related to your chief complaint. This code would have been assigned during either a special visit to address this complaint or during a routine check-up and should be part of your medical record. Let the office know you need this for insurance documentation. Write the name/phone/office details of the physician and the ICD10 diagnosis code on the invoice you received from me, or on the insurance company's submission form.

STEP 4: Submit and follow up

Fill out the form from the insurance company to request reimbursement, attach our office invoice and send it in. After a week, call to make sure it has been received. Call to check on it a few weeks later. If it is denied, resubmit it. Be persistent. Some companies are great about paying up front easily, others require that you persist diplomatically until you receive the payment to which you are entitled.

Health Savings Accounts (HSAs), Flexible Savings Accounts (FSAs), Health Reimbursement Arrangements (HRAs)

Homeopathic care is covered by HSAs, FSAs and HRAs! These enable you to use pre-tax dollars to pay for health care. Please contact our office for information on how to use these, or how to enroll if you do not already have one.