

## How To Call And Verify YOUR Insurance Benefits

### For Patients of Dr. Wieser:

- Call the number on the back of your card for **customers**
  - Give them your **ID number** on the front of your card and **group number**, if you have one
  - Once they have found your specific plan, give them Lori Wieser N.D./Natural Healing Family Medicine **Tax ID: 47-2830200**. This will link your plan to my business so they can answer your benefit questions below.
  - Before you start asking about benefits please get the reference number for that call
  - **Reference Number for the Call:** \_\_\_\_\_
  - *(It is important to get a reference number for the call because we can use this information if there is a dispute with a bill and they verified you had benefits that should have been covered)*
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1. Who owns the policy? (The subscriber) full name) \_\_\_\_\_ , and DOB \_\_\_\_\_ and relationship \_\_\_\_\_ (spouse, parent, other).
  2. Is the plan different for you when you are the spouse or the dependant connected to the policy holder ? Y/N \_\_\_\_\_  
*(if yes you will need to check the plan for differences for each dependant or spouse under the subscriber)*
  3. Ask if you have Alternative benefits: specifically Naturopathic Medicine benefits? Y/N \_\_\_\_\_ If yes, is Doctor Wieser a Preferred Provider in network? Y/N \_\_\_\_\_.  
*(Do you have out of network benefits if Dr. Wieser is not a preferred provider? If yes covered at what percent?)*
  4. If you have two insurances; find out which is your primary and which is your secondary insurance? \_\_\_\_\_  
*(If you are over the age of 65 and signed up for Medicare, Medicare is always primary)*
  5. Does your plan consider Dr. Wieser a Preferred Provider or specialist? \_\_\_\_\_

6. How many visits are you authorized per year? \_\_\_\_\_
7. Is there a deductible that has to be met before paying a coinsurance or a copay? \_\_\_\_\_
8. If no deductible or coinsurance what is your copay per visit? \_\_\_\_\_
9. If there is a deductible how much is remaining for the year? \_\_\_\_\_
10. If you have deductible, and you have to pay a coinsurance what is the percentage per visit? \_\_\_\_\_
11. When does your yearly insurance policy renew? \_\_\_\_\_  
*(This is extremely important because benefits change yearly and you will need to ask all these questions again at that time. Insurances also have the right to not tell the patient or your primary care physician when benefits or plan information changes during your year contract, but patient is always responsible for balance due for services rendered.)*
12. Preventative visits- Pap smears, physicals, paid at what percentage and are they yearly? \_\_\_\_\_ *(one visit, one doctor a year)*
13. Does my plan cover Trigger Point Injections? \_\_\_\_\_

I refer consistently for (Acupuncture, massage, chiropractic, and physical therapy). Check your benefits for these alternative medicine benefits so you know your options for treatment:

- 1.) Does my plan have massage benefits? \_\_\_\_\_ If yes how many per year? \_\_\_\_\_
- 2.) Does my plan cover acupuncture? \_\_\_\_\_ If yes how many visits per year? \_\_\_\_\_
- 3.) Does my plan cover physical therapy? \_\_\_\_\_ If yes how many visits per year? \_\_\_\_\_
- 4.) Does my Plan cover Chiropractic? \_\_\_\_\_ If yes how many visits per year? \_\_\_\_\_
- 5.) What is the copay or coinsurance for massage? \_\_\_\_\_ Acupuncture? \_\_\_\_\_ and physical therapy? \_\_\_\_\_ Chiropractic? \_\_\_\_\_
- 6.) Are these benefits subject to deductible? \_\_\_\_\_

FYI: *(Blue Cross Blue Shield- always goes to local Regence in Washington)*

*(If you have a Blue Card- this is considered an out of state plan, and will always be processed (adjudicated) through Regence of WA. You nor the doctor's office will know coverage until a claim (visit) is processed in the system unfortunately.)*