

Questions about Your Insurance Benefits

Please call the number on the back of your insurance card and ask the following questions when you want to know about your insurance benefits to see a Naturopathic doctor. Each insurance plan is different, and it is your responsibility to contact your insurance company and find out what exactly will be covered.

Dr. Oyama currently accepts Aetna, Cigna, First Choice, Lifewise, Molina, Premera Blue Cross, Regence Blue Shield, & United Health Care.

If you have a health insurance plan from above insurance companies, these are questions that you may ask:

- Is Dr. Rie Oyama, ND, a preferred provider on my plan? If so, what is my co-pay to see her?
- If you wish Dr. Oyama to be your PCP, please request your insurance company.

If you have a health insurance plan from other insurance companies (means Dr. Oyama is an out of network provider for your insurance plan), it's your responsibility to send a claim to the insurance company. These are questions that you may ask:

- If I want to work with an out-of-network naturopathic doctor, does my plan have any out of network benefits? If so, how much will you reimburse me? What is the best way to submit my claim for reimbursement with a superbill¹?
- Does my plan have a limit on the number of naturopathic visits per year?
- Does my plan have a monetary cap on alternative medicine coverage per year?
- Does my plan have a separate out of network deductible for seeing a naturopathic doctor or for any other out of network services that a naturopathic doctor might provide? What health services count toward my deductible?

Common questions to ask:

- Does my plan require a referral from my PCP (if you have one) or pre-authorization to see a naturopathic doctor?
- If I need a referral is there a limit on how many visits I have or is there an expiration date:

(Please be aware that you are responsible for knowing when your referrals expire.)

¹ Superbill - an itemized form completed by medical practitioners that allows patients to be reimbursed directly from their insurance companies. A superbill does not guarantee that an insurance company will pay for the service provided. Please ask your insurance company what you need to mail/submit online with a superbill for reimbursement.