



## VERIFYING INSURANCE COVERAGE:

### BEFORE YOUR APPOINTMENT

We are thrilled to have you join our patient community. Before your appointment, it's essential that you confirm your insurance coverage directly with your insurance company. This ensures that there are no surprises or complications when it comes to billing and payment for your visit. Here's what you'll need to do:

1. **Contact your insurance company:** You'll need to give them a call to confirm that you can be seen at our clinic and that the services we provide are covered under your plan.
2. **Specify the provider you'll be seeing:** When you speak with your insurance representative, make sure to mention the specific provider you'll be seeing at our clinic. You'll also need to provide them with the National Provider Identifier (NPI) of that doctor. The NPI is a unique identifier assigned to healthcare providers, and it helps the insurance company accurately verify coverage.

Meaghan Cook, ND | NPI: 156-889-9508

Jessie Edwards, FNP-BC | NPI: 182-129-3085

Jennifer Samson, ND | NPI: 163-973-3801

3. **Confirm coverage:** Ask your insurance company if the services provided by the doctor you've chosen are covered under your plan. This will help you understand any potential out-of-pocket expenses you may incur.

By taking these steps, you'll ensure a smoother experience during your visit to our clinic, and you'll have peace of mind knowing that your insurance coverage is confirmed in advance.

If you have any questions or need assistance with this process, please don't hesitate to reach out to our clinic staff! We're here to help you every step of the way.



# Insurance Verification Worksheet

**Provider Information:** **NPI**  
Meaghan Cook, ND 156-889-9508  
R. Jessie Edwards, FNP-BC 182-129-3085  
Jennifer Samson, ND 163-973-3801

**Subscriber Name:** \_\_\_\_\_

**Relationship to Subscriber:** Self/Spouse/Child/Other

**Subscriber's DOB:** \_\_\_\_\_

**Insurance Company/Plan:** \_\_\_\_\_

**Insurance ID#:** \_\_\_\_\_

**Group ID#:** \_\_\_\_\_

**Date Called:** \_\_\_\_\_

**Insurance Rep./Reference #:** \_\_\_\_\_

1. **Coverage Start Date:**

\_\_\_\_\_

2. **Is my plan centered on the calendar year?** YES / NO

If not, what is my plan year? \_\_\_\_\_

3. **Are Naturopathic Doctors an "Allowed Provider Type" in my plan?** YES / NO

4. **In-Network Yearly Deductible:**

\$\_\_\_\_\_ Amount Met: \$\_\_\_\_\_

5. **Out-of-Network Yearly Deductible:** \$\_\_\_\_\_ Amount Met: \$\_\_\_\_\_

6. **Is the doctor I want to see an In-Network/a preferred provider for my plan?** YES / NO

a. For an **In-Network doctor**, I have \_\_\_\_\_% coverage. I have a \$\_\_\_\_\_ co-pay

b. For an **Out-of-Network doctor**, I have \_\_\_\_\_% coverage. I have a \$\_\_\_\_\_ co-pay

c. **Does my deductible need to be met** before coverage starts? YES / NO

d. **Is my NWIM provider considered a specialist?** YES / NO

e. **Can my NWIM provider be my PCP** and perform preventative services? YES / NO

7. **Will labs and imaging ordered by a naturopathic physician be covered?** YES / NO

a. Is Quest labs a covered lab? YES / NO

b. If not, what lab must I go through (ie. Kaiser, Legacy, etc.)? \_\_\_\_\_

c. Are **Rayus** (YES/NO), **Providence** (YES/NO), **Legacy** (YES/NO) covered imaging centers?

8. Is **telemedicine (video and audio)** a covered service? YES / NO

9. Are **telephone calls (audio only)** a covered service? YES / NO

## MEMBER SERVICES

Oregon Health Plan 800-699-9075

Medicare Call the number on your card

Moda 877-605-3229

Blue Cross/Regence 800-323-1693

Providence 503-574-7500

Aetna 800-872-3862

Cigna 800-244-6224

United Health Care 866-414-1959

Pacific Source 503-699-6561

Kaiser CHP 800-449-9479

First Choice 800-467-5281



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## NOTES ABOUT SPECIFIC INSURANCE CARRIERS:

There may be other specific requirements associated with your healthcare plan & it is up to you to know your benefits. These are the issues we have helped our patients navigate in the past but the rules in insurance coverage are constantly changing so this is not exhaustive.

**MODA/OHSU:** For those employed by OHSU often you will pay less for labs & imaging performed at OHSU centers. Please let your provider know if you would like to have your orders sent to OHSU specific centers.

**PACIFICSOURCE:** If you obtained your health insurance through Legacy employers, your labs & imaging need to be done through Legacy health centers. Please inform your provider that your labs need to be directed to.

**PROVIDENCE:** Dr. Maeghan is contracted as primary care provider with Providence. Our other physicians are contracted as naturopathic physicians or specialists. Those who got their insurance through the marketplace generally cannot see Dr. Maeghan at our clinic.

**OREGON HEALTH PLAN:** Our providers are in network with three OHP plans. The remaining OHP plans are either accepted with a referral or cannot be taken at NWIM. Specifics are listed below:

- **No referral needed:** OHP CareOregon, OHP Open Card (OHP Plus) & OHP Columbia Pacific CCO.
- **OHP Requiring Referral:** OHP PacificSource, OHP OHSU, OHP Providence & OHP Yamhill.
- **OHP Not Accepted:** OHP Kaiser & OHP Trillium cannot be accepted, even with a referral.
- Due to the constraints of OHP plans, patients with OHP plans that are not accepted at NWIM are unable to see our providers as 'Cash-Pay' patients. If you have a plan that our clinic is unable to accept you can contact Oregon Health Plans or your designated CCO to request a change to an OHP plan that NWIM is in network with.

## MEDICARE:

Our providers are out of network with Medicare.

Medicare limits the type of medical providers their patients are allowed to see. These include MDs, DOs, NPs, PAs, and certain types of therapists including physical and occupational therapists and clinical social workers. Naturopaths (NDs) are still not covered under Medicare insurances. Our clinic is currently unable to accept Medicare plans, whether primary or supplemental. We are happy to offer a 35% cash-pay discount to any patients over 65 who would like to receive care at our clinic.