



# Insurance Verification Worksheet

## 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 both the provider you'll be seeing at our clinic and their supervising provider (Dr Maeghan Cook). You may also want to provide your insurance representative with the National Provider Identifier (NPI) of both your provider and their supervisor (Dr Maeghan Cook). 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	Supervising Provider
Jessie Edwards, FNP-BC	NPI: 182-129-3085	
Jennifer Samson, ND	NPI: 163-973-3801	
Mary Fu, ND	NPI: 148-7129-524	

3. **Confirm coverage:** Ask your insurance company whether your chosen provider and/or their supervisor (Dr Maeghan Cook) 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.



# General Information on How Insurance Works

**Provider Information:**      **NPI** \_\_\_\_\_

Maeghan Cook, ND      156-8899-508

Jennifer Samson, ND      163-9733-801

R. Jessie Edwards, FNP-BC      182-1293-085

Mary Fu, ND      148-7129-524

<b>Subscriber Name:</b> _____
<b>Relationship to Subscriber:</b> Self/Spouse/Child/Other
<b>Subscriber's DOB:</b> _____
<b>Insurance Company/Plan:</b> _____
<b>Insurance ID#:</b> _____
<b>Group ID#:</b> _____
<b>Date Called:</b> _____
<b>Insurance Rep./Reference #:</b> _____

**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



# General Information on How Insurance Works

## 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.

### **Pacific Source, Regence BCBS, Aetna, Cigna, First Choice, HMA**

Our providers are likely able to take plans from these insurance providers.

### **MODA/OHSU**

For those employed by OHSU, you may 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.

### **PROVIDENCE**

Dr. Maeghan Cook 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.

### **UNITED or KAISER**

NWIM providers are not currently accepting new patients with United Healthcare or Kaiser Health Insurance.

### **OREGON HEALTH PLAN (Medicaid)**

NWIM 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 Yamhill.
- **OHP Not Accepted:** OHP Kaiser, OHP Providence & 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**

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 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.