



"Primary Care Naturally"

Snohomish Naturopathic Clinic

1101 Avenue D, Suite D103, Snohomish, WA 98290

Phone: 360.568.2686 Fax: 360.862.8016

Understanding Your Insurance Coverage

We understand it can be difficult to determine the costs your insurance plan may or may not cover for our services. This questionnaire will help you determine your benefits when contacting your insurance company.

You should know the following regarding your insurance plan:

- ✓ Does your plan cover Naturopathic Physicians?
Many of our services, such as massage, Bowen and nutrition are billed under Allison Novins, ND, so be sure she is listed under your plan as a "preferred provider".
- ✓ Do you need a referral to see a Naturopathic Physician?
- ✓ Is there a limit on the number of visits per year?
- ✓ Is there a maximum dollar limit per family member on coverage annually?
- ✓ Is there a maximum percentage per family member on coverage annually?
*Insurance rarely covers the entire office visit.
You will receive a bill for the portion your insurance deems your responsibility.*
- ✓ Is there a maximum dollar limit for a specialist?
i.e. Acupuncture or any other specialist
- ✓ Does your insurance plan cover lab tests?
- ✓ Does your insurance plan cover dietary supplements (herbal preparations, vitamins/minerals)?
- ✓ What is your deductible?
If you have not yet met your deductible, your insurance company may require us to send you a bill.
- ✓ Do you have a co-payment? If so, how much is it?
These are due at time of office visit.