

Dr. Sara Norris, ND  
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## HOW DO I VERIFY MY INSURANCE BENEFITS?

We do not currently bill patient's insurance carriers.

Currently, you may be able to have your care covered through the use of a Health Savings Account (HSA) or a flexible spending account (FSA). Supplements and appointments are typically covered 100% with FSA and HAS cards/accounts. Check with your employer to determine if one of these options is available to you.

Since Naturopathic Doctors are primary care providers (PCPs) in the state of California, this allows Dr Norris to order labs, imaging, and make diagnoses. As a PCP Dr. Norris should be covered by a PPO insurance plan for all labs and imaging orders, similar to medical doctors (MD) and DOs (osteopathic doctor). You will most likely not receive reimbursement if you have an HMO plan. It never hurts to try to submit for reimbursement though.

In lieu of directly billing your insurance provider Dr. Norris provides a superbill at the end of your visit, which you can submit to your insurance company. It is up to you, the patient/representative/guardian, to determine insurance coverage.

In order to ensure you are aware of your benefits we request that you go through the following procedure before your visit. Regardless, payment is due in full at time of service. It is the patient's responsibility to be aware of his/her coverage, as well as any deductible and maximums.

Please follow the steps below to find out your benefits and eligibility. **First**, Call the number on your insurance card listed for customer service, benefits and eligibility, or subscriber services and ask the representative the following questions:

1. Do I have out of network coverage? YES / NO

2. Do I need *a referral from my primary care physician* (PCP) to see an out of network provider?  
YES / NO

3. Currently Dr. Norris is an **Out-of-Network** Provider. To see if you have coverage specific for Dr. Norris you can give them her NPI number (1124320767), this will allow them to look her up specifically.

For an Out-of-Network Providers I have \_\_\_\_\_% coverage, \$\_\_\_\_\_co-pay,

4. What is my deductible for the year, and have I met any part of that deductible?  
Yearly deductible \_\_\_\_\_ Amount met \_\_\_\_\_ When does it re-set? \_\_\_\_\_

5. Do I have a Health Savings Account or a Flexible Spending account? YES/NO  
If so, how much can be put into it for Naturopathic Care? \_\_\_\_\_  
Can any amount be put towards supplements? \_\_\_\_\_

Name of insurance representative I spoke with: \_\_\_\_\_

Date: \_\_\_\_\_

Please be aware that this is not a guarantee of payment. If an insurance company gives you inaccurate information, they may not honor the benefits that were quoted.