



Insurance Information

Participating Insurance

1. Anthem Blue Cross and Blue Shield
(all claims for out of state BCBS insurances will be submitted through the CT Anthem portal)
2. Cigna
3. Connecticare
4. United Health Care
5. Oxford-Connecticut only

I do not participate with Aetna, Medicare, Medicaid, Husky

What you need to do before your initial appointment -- this is important to prevent any financial surprises!

1. Verify your eligibility with your insurance company to come in for the office visit by calling the number on the back of your insurance card-OR ask your agent. **
2. Check if you need a referral from your PCP.
3. Make sure you have a current insurance card.

Claims

My billing department will process all claims for you after the office visit. Your responsibility is

1. Your co-pay at the time of the office visit.
2. If you have a high deductible the insurance company will inform both you and me what is owed as "patient responsibility" once the claim has been processed. A statement will then be sent to you for payment in full.

Covered Services

1. Any and all office visits only for medical reasons.
2. Annual physicals.
3. Nutritional counselling (depends on the plan)
4. Laboratory tests only from Quest, LabCorp, Clinical Labs.

Services Not Covered

1. Allergy Testing
2. Stool Testing
3. DNA testing
4. Heavy metal testing
5. Thermography
6. Colon Hydrotherapy
7. Accent body contouring and skin tightening.
8. All supplements, tinctures, homeopathic remedies

Health Savings Account (HSA)

A **Health Savings Account (HSA)** is like a personal savings **account**, but it can only be used for qualified healthcare expenses. I do accept HSA payments unless it is not authorized by your company or the expense is rejected as a non-medical expense. (this has happened in the past).



Taxes

At the end of the year I can provide you with a statement for your medical expenses for tax purposes.

****When discussing eligibility with your Insurance company please make them aware of:**

1. I am a licensed naturopathic physician in the state of Connecticut; License # 000132
2. My NPI #: 1164572210
National Provider Identifier Standard (NPI)
The National Provider Identifier (NPI) is a Health Insurance Portability and Accountability Act (HIPAA) Administrative Simplification Standard. The NPI is a unique identification number for covered health care providers. Covered health care providers and all health plans and health care clearinghouses must use the NPIs in the administrative and financial transactions adopted under HIPAA. The NPI is a 10-position, intelligence-free numeric identifier (10-digit number). This means that the numbers do not carry other information about healthcare providers, such as the state in which they live or their medical specialty. The NPI must be used in lieu of legacy provider identifiers in the HIPAA standards transactions.
3. I am credentialed by CAQH (a credentialing organization)
CAQH is a non-profit alliance of health plans and trade associations, developing and leading initiatives that positively impact the business of healthcare. Many insurance companies refer to this association to review a physician's credentials.