

Using Superbills for Reimbursement

Dr. Zelfand does not accept health insurance, is not a Medicare provider, and does not assist in the resolution of insurance claims. You are expected to pay for your visits in full at the time of each visit via cash, check, credit card, or HSA/FSA card.

Upon request, our office will provide you with a receipt (called a Superbill) that you can submit to your private insurance carrier for reimbursement.

What is a Superbill?

- After seeing a physician or specialist who requires payment at the time of service, you will be expected to pay by cash, personal check, or personal credit card or HSA/FSA card. **A superbill is a form completed by a medical practitioner that allows you to be reimbursed directly by your health insurance company for the healthcare services for which you paid out of pocket.**
- A superbill does *not* guarantee that an insurance provider will pay for the services provided. Each insurance plan is different. It is *your* responsibility to contact your insurance provider and find out exactly what will be covered.
- Note that superbills **cannot** be used if you have Medicare, Medicaid, or TriCare insurance. You will pay entirely out of pocket if you wish to seek care outside of these insurance systems. Submitting superbills may even get you in trouble!

Why doesn't Dr. Zelfand's office bill my insurance company for me?

The main reasons: practitioner sanity, fair compensation for work provided, a disinterest in having to see a high volume of patients to keep the business viable, and, most importantly, commitment to providing you with thorough and excellent care. It also enables us to offer you longer appointments, and takes away the incentive for recommending unnecessary services or procedures. (Insurance companies pay very little for regular visits, but they pay generously for surgeries, procedures, and other invasive treatments.)

Because Dr. Zelfand uses natural medicine and alternative vaccination schedules, not taking insurance means the insurance companies cannot threaten to drop us from their networks for ordering specialty testing or for otherwise deviating from their algorithms of care. This means better care for you, as it helps us avoid "cookie cutter" medicine.

How do I find out what my insurance company will reimburse for an out-of-network provider?

The only way to know for sure what your insurance company will pay is to ask them directly. Prior to starting work with a clinician who uses superbills, you should contact your insurance company to gather information. (Note: **Do not bother calling and asking if you have Medicare, Medicaid, or Tricare. Superbills can NOT be submitted to these programs.**)

Directions for Calling Private Insurance Carriers to Clarify Benefits:

(Again, no Medicare, Medicaid, or TriCare)

1. **Call the customer service phone number** listed on your health insurance card. **Keep your insurance card handy.**
2. Ask, **"I want to work with an out-of-network physician. How much will you cover?"** The benefit is usually expressed as a percentage, such as 70% of the cost of the visit. If they ask what a Naturopathic Doctor is, you can simply tell them, "They are licensed primary care providers, like an MD or DO, also skilled in natural therapies." The Affordable Care Act has a clause that makes it illegal for health insurance companies to *not* cover ND services – although many companies are ignoring the law.
3. Ask if you have to reach a **deductible** before they'll cover out of network **office visits.**
4. Ask if you have to reach a **deductible** before they'll cover **blood tests / other labwork.**
5. Ask if there is a **preferred lab** for blood tests (LabCorp, Quest, Providence, PAML, etc.)
6. Ask, **"Where should I mail or fax my superbills?"** They might tell you it's best to have the doctor submit the superbill electronically for you. Insist on getting a physical mailing address. Emphasize that you will be mailing in the claim yourself. (Our office will not submit claims electronically.)
7. Be sure that your benefits are clear to you. If anything is confusing, don't be afraid to ask the same question two or three times.

Your medical information will be released to your insurance provider.

Should you choose to submit a superbill, you are waiving some of your rights to privacy and confidentiality. It is standard for your insurance company to request and keep a record of your diagnosis as part of your permanent medical file. These files can be used by insurance companies to set your rates and to allow or disallow further treatment. (This policy is no different than when a doctor bills insurance for you. If anything, we find we get fewer requests as an out-of-network clinic.)

Sending in your superbills:

As a courtesy, we can mail in your superbills for you. If you choose to mail or fax in your superbills yourself, be sure to include the following:

1. The superbill provided at the end of each office visit. We suggest writing something like **"Paid in full at time of service – reimburse patient directly"** on it, to make sure the insurance mails the check to *you*, and not to us.
2. A photocopy of your **insurance ID card**, front and back

* Keep a photocopy of all the documents you send in for your records

It takes about 30 days to receive your check in the mail. If your check accidentally is sent to the office, we will sign it over to you and mail it to your address on file.