

# Insurance Script

The purpose of this script is to give you guidance in negotiating the insurance process and ensure that our time together is covered by your insurance plan. Please note, Compassionate Nutrition accepts Blue Cross Blue Shield, Medica, Cigna, HealthPartners and United Healthcare only at this time. If you are contracted with another insurance company, Compassionate Nutrition can provide you with a superbill for you to submit to your insurance company. *The superbill does not guarantee reimbursement.*

## Call the member services number on the back of your card and ask:

1. Does my plan cover outpatient nutrition counseling? (CPT codes: 97802, 97803)
  - If yes, how many sessions are allowed?
  - Does my plan cover visits that are “medically necessary” or do they also cover preventative services?
  - If you don’t have coverage with those CPT codes, ask about CPT codes: 99401, 99402, 99403, and 99404.
2. Will my diagnosis be covered?
  - If the insurance asks for a diagnosis code, ask about diagnosis code Z71.3 or Z72.4.
  - If you have an eating disorder, ask the insurance about your specific eating disorder diagnosis in addition to the Z71.3 and Z72.4
    - Anorexia, restricting type: F50.01
    - Anorexia, binge eating/purging type: F50.02
    - Bulimia: F50.2
    - OSFED (atypical anorexia or bulimia): F50.89
    - ARFID (avoidant/restrictive food intake disorder): F50.82
    - Binge eating disorder: F50.81
3. Do I have a deductible to meet first?
  - If yes, how much is the deductible?
  - How much of the deductible have I met?
4. Do I have a copay or co-insurance for outpatient nutrition counseling?
5. How many visits do I have per calendar year?
  - Depending on the insurance plan, the number of visits may vary from 0 to unlimited.
6. Are telehealth/virtual visits covered?
7. Is a doctor’s referral required?

Record the representative’s name and reference number when checking your benefits. This information will be necessary if you ever need to dispute a rejected claim.

**If insurance denies coverage for nutrition counseling sessions with Compassionate Nutrition, you will be 100% responsible for the payment.**

