
Lots of health insurance companies cover nutrition counseling! Even if you do not have a diagnosis and you're looking for nutrition counseling to prevent a disease.

Will insurance cover my visit with a Dietitian?

Coverage for nutrition visits differs for each plan and policy. You must check with your insurance provider to find out if you are covered.

Compleat Wellness Studio currently participates with Highmark Blue Cross Blue Shield, Cigna and Aetna.

How to check if you have coverage for a Dietitian:

Call the customer service phone number on the back of your insurance card to speak with a representative.

Ask these questions to see if your insurance will cover the cost of nutrition counseling for your visit:

Do I have nutrition counseling coverage on my insurance plan?

If they ask for a CPT codes, provide them with 97802 & 97803. If you do not have coverage for these codes ask them if you have coverage for codes 99401, 99402, 99403, 99404.

Will my diagnosis be covered?

If they ask for a diagnosis code, tell them the visit is coded ICD 10 code Z71.3

If they do not accept Z71.3 then provide them with Z72.4 and see if that is covered

If you have a diagnosis of overweight, obesity, pre-diabetes, diabetes, hypertension, or high cholesterol you can see what your coverage is for these diagnoses as well.

Many insurance companies provide unlimited preventative visits as long as it's coded preventative.

Are any diagnoses specifically excluded from my nutrition benefit?

How many visits am I covered for each year?

They will let you know how many visits your policy covers. This can range from 0 to unlimited.

Have I met my deductible? Given my deductible for the year, including co-pays and co-insurance, what will I need to pay out of pocket to see a Registered Dietitian?

If you have a deductible to be met, I will not be able to bill your insurance company directly.

Payment will be due at the time of your appointment. I will provide you with an invoice to submit to your insurance company to show receipt of services so you can pay down your deductible. If you meet your deductible and have nutrition coverage under your policy, then I will be able to bill your insurance company.

Is there a co-pay to see a Registered Dietitian?

I am considered a specialist for many insurance companies, so your specialist co-pay is applicable. Co-pay is to be paid at time of service. If I bill your insurance company with preventative counseling codes, then there is often not a co-pay needed. I will wait for the claim to be processed to determine whether or not you have a co-pay and then charge the credit card you have on file the co-pay amount.

Telehealth:

Right now, due to the pandemic **most insurance companies are covering for telehealth services**. If you are interested in doing telehealth for some or all your appointments, **ask if your nutrition counseling coverage includes telehealth visits**.

What if I am not covered? What if my co-pay is too high?

If you have a flex-spending account (FSA) or health savings account (HSA) you can use it to pay for appointments and co-pays. You will still need to check with your FSA or HSA to determine your eligibility for nutrition counseling. Your doctor may be required to sign a letter of medical necessity.

If you are not covered by insurance or prefer to pay out of pocket, you will need to pay for your counseling session at the time of your service. I am happy to provide you with a "Superbill" or an itemized invoice you can submit to your insurance company for reimbursement. The reimbursement will be according to your insurance policy standards. You can call your insurance company to verify how reimbursement works under your current policy.

Acceptable payment includes cash, check, and credit card payment. If you are paying cash or check the cost of your package will be due at the time of first visit, otherwise your credit card will be billed at the beginning of your month.

Can I use my insurance coverage to cover the costs of The Compleat Packages?

Yes, you can. Your visits will be deducted from cost of packaged and a reduced monthly fee will be applicable and established upon start of membership.