

How to get Reimbursement for Naturopathic Medical Services

A growing number of people in the United States wish to use more natural healing methods and are seeking out alternatives to conventional allopathic medicine. Naturopathic medicine is one of the fastest growing and most beneficial of these alternatives.

Many insurance companies do cover naturopathic medicine! Those companies that say they do not cover naturopathic medicine, may say this because they do not know how to handle the claims or the claims agents may be unaware of the licensed naturopathic medical profession. This will change only when enough people file claims or ask for coverage.

In the state of Arizona, naturopathic physicians are licensed to practice medicine. Therefore, unless your insurance policy specifically excludes naturopaths, by law they must cover the services. Because naturopathic physicians are usually not included on the list of covered providers, the reimbursement you will receive will usually be an "out of network" reimbursement.

Although many people would like to be treated by a naturopathic physician, they are not because they think that naturopathic medicine is not covered by their insurance. This is not always true.

To find out if your insurance company will cover your naturopathic medical services, there are a few things you can do.

1. Look at your policy.

If the "Definition of Physician" in your policy does not specifically either exclude naturopathic physicians, or limit the definition to specific providers other than naturopaths, then you should by law be covered for your naturopathic services.

2. Call your insurance company.

The following are a few suggestions of what to say/ask while on the phone:

- ❖ Does my policy cover services performed by a licensed naturopathic physician?
(they will typically say no because many agents are unaware of what naturopathic medicine is)
- ❖ Does the "definition of physician" in my policy specifically exclude naturopathic physicians?
(ask them to fax you a copy of the definition)
- ❖ Does the definition limit services to specific health care providers? Which ones?
- ❖ Naturopathic physicians are primary care physicians licensed to practice medicine in my state. If necessary, I can provide you with a copy of my naturopathic physician's license for further documentation.

If your policy covers naturopathic medical services, simply file your claim as you would any other. Your naturopathic physician will provide you with any necessary diagnostic codes, signatures, etc. If your policy does not cover naturopathic medical services, you can try to modify your policy. Most insurance companies will write a plan to cover naturopathic medicine, but you must request the coverage.

Individual Plan

Ask your agent to add coverage for naturopathic services. There may be a small charge for this service ranging from nothing to a few cents a month.

Group Plan

Most insurance companies do not charge anything extra to cover naturopathic services on a group plan. Tell this to your employer, union, or human resources director, and ask that naturopathic physicians be added to your plan. If necessary, organize and educate your coworkers on the value and benefit of naturopathic medicine.