



## Verifying Insurance Benefits

### Information You'll Need

1. The name of the primary policy holder, his/her/your date of birth, and his/her/your social security number or member ID number
2. Insurance company name & phone number

### Making the Call

Note the name of person you speak with, the time, and the date of the conversation.

1. Name of representative: \_\_\_\_\_
2. Time and date of conversation: \_\_\_\_\_

### Question checklist

1. Is Dr. Joshua Rubinstein/ Dr. Nadya Rubinstein an accepted provider for your plan?  
 yes  no
2. Where are claims sent?
  - Name of Company \_\_\_\_\_
  - Address \_\_\_\_\_
  - City, State Zip \_\_\_\_\_
3. Is naturopathic medicine covered under your plan?  yes  no
4. What are the amounts of coverage for alternative medical services and how much has already been used in this calendar year?
  - Amount of coverage per year \$\_\_\_\_\_
  - Amount used in current calendar year \$\_\_\_\_\_
5. How much is your co-pay? \$\_\_\_\_\_



*Natural Reflections Healthcare*  
"Naturopathic Medicine For The Whole Family"  
2205 76<sup>th</sup> Ave. W, Edmonds, WA 98026  
(425) 778-0105 • Fax: (425) 776-3844

## Verifying Insurance Benefits

6. What is your deductible and how much of it has been met?
  - Deductible \$ \_\_\_\_\_
  - Amount met in current calendar year \$ \_\_\_\_\_
7. When does your calendar year start and end?
  - Begins in \_\_\_\_\_
8. Is there anything else he/she can tell you about obtaining treatment for your specific condition?
9. Do you need a medical doctor's, MD, referral?  yes  no

**If you are told that you need a referral -**

- Your referring physician must submit a request directly to your insurance plan
- Your insurance company needs to send a paper copy of authorization to Natural Reflections Healthcare - our fax number is 425-776-3844.
- You can get an authorization number by phone from your insurance company if you want to start treatment with us sooner. You will need to provide us with that number at your first visit, so we can submit the claim to your insurance company.
- If you decide not to wait for authorization, your insurance will likely not cover the visit and you will be responsible for the charges.

*We look forward to working with you!*