

Insurance Reimbursement through Superbills

A superbill is a medical form outlining services a patient has received from their provider.

Medical providers often directly bill their patients' insurance companies, and the insurance company then pays the provider to cover the cost of services. When a medical provider is "Out-of-Network" with an insurance company, the provider is not contracted with that company and cannot directly bill the insurance company for the cost of the services provided.

When patients pay out-of-pocket (cash pay, time of service, or "TOS") for medical services, they can submit superbills to their insurance company. The superbill contains information the insurance company uses to determine whether or not they will pay for a medical procedure. If covered, the insurance company will then reimburse the patient for those medical services.

A superbill is generated by the medical provider after a visit. It details the services received by the patient, including the date of service, diagnosis codes (ICD-10) and procedure codes (CPT), the patient's date of birth and address, and the provider's information.

Insurance is confusing, and superbills are no exception! If you're wondering whether you'll be reimbursed for out-of-network services, call your insurance plan to ask the following questions:

- Do I have a deductible? What is it?
- Do I have an out-of-network deductible? What is it?
- Do lab testing costs contribute to my deductible? At what percentage?
- Does my insurance plan cover Naturopathic Medicine, in-network and/or out-of-network?
- If I submit a superbill, will reimbursements go toward my deductible or will I be reimbursed directly?
- What percentage of the following procedures is reimbursed when billed by an out-of-network Naturopathic Physician? (listed below)

CPT codes:

- 99205: \$225
- 99417: \$50
- 99215: \$200

