



Using Superbills for Reimbursement

What is a superbill?

- A superbill is a form completed by medical practitioners that allows patients to be reimbursed directly from their health insurance companies.
- A superbill does not guarantee that an insurance provider will pay for the services provided. Each insurance plan is different, and it is your responsibility to contact your insurance provider and find out exactly what will be covered.

Why does my naturopathic doctor not bill my insurance company for me?

- Currently, in the state of California, insurance companies are not required to contract with naturopathic doctors and so most of them choose not to. As a result, naturopathic doctors are considered out-of-network providers.
- Many professionals do not work directly with insurance companies, choosing to work as out-of-network providers. This ensures that your doctor makes medical decisions that are purely based on professional expertise and not on health insurance policies.

How do I find out what my insurance company will reimburse for an out-of-network provider?

- Call the customer service phone number listed on your insurance card.
- Ask, "I want to work with an out-of-network naturopathic doctor, how much will you reimburse me?"
 - Many insurance companies' customer service representatives have never heard of naturopathic doctors, or do not know what we are licensed to do in this state. If they ask what a naturopathic doctor is, you can tell them, "Naturopathic doctors are licensed primary care providers in the state of California."
- Ask, "What is the best way to submit my claim with a superbill?"
- Be sure that your benefits are clear to you.

Release Authorization:

Be aware that should you choose to submit a superbill, you are releasing medical information that is protected by law. This means you are waiving some of your rights to privacy and confidentiality. It is standard for your insurance company to keep a record of your diagnoses stated on the superbill as part of your permanent medical file.

Sending in your superbill for reimbursement:

Make sure to include the following:

- The superbill you received from your doctor
- A photocopy of your insurance ID card, front and back

Keep a photocopy of all the documents you send in for your records.