#### **FAQ FOR PATIENTS WITH OON BENEFITS**

# 1. How do I confirm my OON benefits?

- Before scheduling care, please contact your insurance carrier directly. Ask them:
  - "Do I have Out-of-Network benefits with my specific plan?"
  - "Do I have Out-of-Network benefits for this provider type (Naturopathy)?"
  - "What percentage of my visit(s) will be covered?"
  - "Is there a maximum number of visits allowed per year?"
  - "Do I have an OON deductible, and has any of it been met?"

# 2. What happens at my appointment check-out, after I receive care?

- Payment for services is due at the time of service. We offer a 25% discount off of services and an additional 3% discount is given if a check or cash is used for payment.

# 3. How will I receive the information I need to submit my own claim?

Our office will provide you with the essential details for your visit so you can submit your claim for possible reimbursement.

This includes a **Superbill** for your visit listing the following:

- Charges posted and monies paid (receipt)
- Procedure code(s) (CPT code)
- Date of service (DOS)
- Diagnosis code(s) (ICD-10 codes)
- Provider NPI (National Provider Identifier)

# 4. How do I submit my claim to my insurance?

- Input the provided information into an **HCFA 1500 (CMS 1500) claim form**, which can be found for free on the CDC website at: <a href="https://www.cdc.gov/wtc/pdf/policies.pdf">https://www.cdc.gov/wtc/pdf/policies.pdf</a>
- Print the completed form and **mail it to the claims submission address** listed on the back of your insurance card or in your insurance carrier's website or portal (often found under "Claims Submission Address").

Please note that insurance networks are often updated very slowly, and due to recent changes in the Providence Network as of September 1, 2025, information gathered from Providence regarding network coverage may be inaccurate for several months.

Do let us know if you have any additional questions or need further clarification.

We are looking forward to working with you!

In Health.

One Space Health Care