

Insurance Verification for Nutrition Counseling

I encourage all clients to call their insurance provider prior to starting nutrition counseling sessions to confirm coverage and avoid unexpected costs. While most insurance plans offer unlimited benefits for medical nutrition therapy, coverage can widely based on your specific policy, diagnosis, and provider network. Verifying this information in advance helps ensure that you understand any potential out-of-pocket responsibilities such as copays, deductibles, session limits, or the need for a referral. *Note: If insurance declines to cover your visit(s) for any reason, you are responsible for the full amount billed.*

Below are a few suggested questions to ask. Remember to write down the date and reference number for your call for your records.

- 1) Is nutrition counseling covered on my insurance plan?

 The procedure (CPT) codes used are 97802 for the initial session and 97803 for follow ups.
- 2) Are there any restrictions regarding which diagnoses are covered? Does my plan cover either z71.3 or z72.4 (dietary counseling & surveillance) or is a medical diagnosis required? Your plan may cover preventative care using the code z71.3 (dietary counseling and surveillance) OR your plan may require a medical diagnosis.
 If a medical diagnosis is required for coverage, have your doctor fax recent visit notes and your diagnosis to me at (201) 340-0556.
- 3) Does my plan require a referral or prior authorization?
- 4) How many visits are allowed per calendar year?
- 5) Have I met my deductible? If not, is the deductible waived for <u>preventive</u> nutrition therapy?

 If you have not met your deductible and it is not waived for preventative care, you will be charged the standard fee noted above, which will apply to your insurance deductible.
- 6) Do I have a co-pay or co-insurance for nutrition counseling?

 Your specialist co-pay may be applicable. I generally wait for the claim to be processed and then charge the credit card you have on file for the co-pay amount.
- 7) Is Ilana Dubrovsky-Razam (NPI 1841974300) covered under my plan? If not, what are my out-of network nutrition benefits?
- 8) Does my plan permit out-of-state benefits (if you are located outside of New Jersey)?