

## Guide to all insurances

(We are in-network with **BlueCross BlueShield, Medica, HealthPartners, United Healthcare, Aetna/PreferredOne, Medicare and Medicaid**)

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### **RATES:**

There is difference in price of insurance visits Vs. self-pay visits:

**Initial Nutrition Appointment**, up to 85 minutes: \$300 (insurance visit/superbill/FSA/HSA card)

- 20% discount when paid at time of service and no insurance involvement = \$240
- 50% discount with proof of active Medicaid enrollment = \$150

**Follow-Up Nutrition Counseling**, up to 55 minutes: \$180 (insurance visit/superbill/FSA/HSA card)

- 20% discount when paid at time of service and no insurance involvement = \$144
- 50% discount with proof of active Medicaid enrollment = \$90

### **For out-of-network:**

We will submit an insurance claim on your behalf and that claim is denied, you will be required to pay the full amount.

### If you have more than one Insurance:

We are in-network for Blue Cross Blue Shield, Medica, HealthPartners, United Healthcare, Aetna/Preferred One. Those are the only insurance companies that we bill. Primary insurances need to be billed before secondary insurances. If any of these are not your primary insurance, you will need to self-pay. If you have any questions regarding insurance, please **free to call our billing service at 651-427-8264 at no obligation** and mention you are a prospective Ginger Spice Health patient.

### If you have Medica:

Our in-network Medica clients can see a us if they provide a prescription for service (a.k.a. Dr's Orders) from their primary care physician/clinic. Please **free to call our billing service at 651-427-8264 at no obligation** and mention you are a prospective Ginger Spice Health patient, calling for instructions on how to obtain a Prescription for Service.

**We encourage you to call your member services number found on the back of your insurance card to find out coverage for nutrition counseling.** Even though we are in-network with BlueCross BlueShield, Medica, HealthPartners, Aetna/PreferredOne and United Healthcare – not all their plans cover Nutritional Counseling/Medical Nutrition Therapy. Below is a list of questions to ask PRIOR to your visit to determine if your appointment with us.

### **PAYMENT:**

A valid credit/debit card on file is required and will be charged for self-pay fees, amounts insurance tells us are your responsibility after claims processing, and in case of late cancel or no show. You may also keep a HSA/FSA card on file for eligible transactions. If your insurance does not cover your visit(s) for any reason, you are responsible for the full amount billed.

## INSURANCE VERIFICATION QUESTIONS:

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1. **Keep your insurance card on hand and call the 1-800 number at the back of the insurance card.**

### Insurance Benefit Verification

Since payment for services is ultimately your responsibility, we recommend calling the number on the back of your insurance card and asking them the questions below. You may optionally copy/paste the questions with your answers into the form below to send it to us.

If you just want us to screen for any known issues with your plan, feel free to upload the card images below and we'll let you know our experience to date with the plan.

- **Does my plan cover nutrition counseling, procedure codes 97802 and 97803?**
- **Is nutrition counseling covered as a preventive benefit?**  
If so, are there certain criteria that must be met to qualify (e.g. "obesity" or cardiovascular risk factors)?  
Are preventive services covered in full/ 100% by insurance?
- **Is nutrition counseling covered as a medical benefit?**  
If so, are there any excluded diagnoses?  
Do I have a deductible to meet before insurance will pay?  
Will I have a copay/ coinsurance?
- **Do I need a referral or prior-authorization?**  
*Note that regardless of what a rep tells you, we require a referral for all Aetna, Medicare, and Medicare Advantage plans.*
- **Is nutrition counseling covered when provided via telehealth?**
- **How many visits are allowed?**

**Is the provider I'm seeing at Ginger Spice Health, LLC in-network? Our NPI numbers are listed below if they ask. (NPI 1- practitioner-1760019061; NPI 2- company-1518574854)**

- **Please OBTAIN at the end of the call (VERY IMPORTANT):**  
representative name: \_\_\_\_\_  
date of call: \_\_\_\_\_  
call reference # : \_\_\_\_\_

(If you have **any billing questions**, please call our biller **651-427-6139**. These questions are provided as a courtesy to help you determine if nutrition counseling may be covered by your insurance provider. Having these questions addressed by your insurance provider's member services does not guarantee coverage.)