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Insurance Information

Insurance Coverage

Dr. Carly is out-of-network for all insurance. Here is what this means:

Appointments

- Patients pay in full for appointment fees.
- If you have out-of-network coverage, you can submit to your insurance after the appointment for reimbursement using a superbill.
 - Out-of-network coverage is generally available from PPO plans. HMO plans do not cover out-of-network services. Typical out-of-network coverage is 60%, but varies by plan.
 - If you have a deductible, superbills will apply to your deductible and you will not be reimbursed until the deductible is met.
 - Superbills are provided after appointments.
- You may be able to use HSA or FSA to pay for appointments, labs, and supplements.
 - You may need a letter of medical necessity, which can be provided.
- Medicare and HMOs will not reimburse for our appointments.

We are not able to provide any information about your coverage. You need to talk to your insurance company for more information.

Labs

Lab coverage is a little different. It depends on whether the lab is in or out-of-network and it depends on whether or not your insurance company thinks the labs are medically necessary. Labs ordered at in-network laboratories (like Quest), if considered medically necessary, will be covered. However, you need to understand your laboratory coverage. Depending on your plan, you may only pay a simply copay for all labs or you may pay a partial fee for each lab. If you have a high deductible plan, you will be typically pay in full until you reach your deductible. Please note that cash pricing may be a cheaper option than billing your insurance. **Before billing labs directly to insurance, we recommend that you verify coverage with your insurance company.**

Some lab companies may not contract with your insurance company, therefore, you will pay the lab in full and can then submit to your insurance for reimbursement.

When it comes to ordering labs, we will work the system to get the best possible pricing. This may include:

- requesting an in-network doctor to order labs
- spacing out labs

- using in-network laboratories when possible
- comparing cash pricing from different companies to find the best price
- utilizing interest free payment plans for labs

Note: Medicare does not cover lab orders from NDs. All labs ordered for Medicare patients will be cash only.

Medications

Medications are often covered by insurance. Medication coverage typically depends on your plan's formulary and sometimes the pharmacy. We work hard to make sure your medications are the best possible price. This includes submitting prior authorizations to get medications covered and using coupons, mail-order pharmacies, compounding pharmacies, and even Canadian pharmacies.

How to Determine Insurance Reimbursement

- Call the customer service number on the back of your insurance card
- Ask if you have out-of-network coverage
- Find out if you have a deductible for out-of-network coverage and what percentage they will cover for out-of-network costs
- Find out if they will cover labs ordered by out-of-network providers, if you have to meet a deductible, and what percentage they will cover
- For labs, ask if they have a preferred out-of-network lab
- Ask how you can submit your claim, making sure to get the correct forms and mailing address (they may tell you to have the doctor submit the claim, but you need to, so be sure to get all the info you need)
- If they ask what a naturopathic doctor is, tell them a naturopathic doctor is a licensed primary care provider in the state of California