

Insurance Benefit Verification Procedure

Bay Area Nutrition (BAN) is contracted with the following PPO Insurance Plans: **Aetna, Cigna, HealthNet, Meritain, United Healthcare, and UMR.**

BAN is also contracted with various HMO products through the **Santa Clara County IPA (SCCIPA)** and Affinity Medical Group (AFMG)**** See below for specifics about these plans.

For all other insurance companies, we are considered out of network.

Generally insurance plans will cover Medical Nutrition Therapy (MNT)/nutrition counseling.

We recommend YOU contact your insurance company to determine if your specific insurance plan **covers Medical Nutrition Therapy (MNT)/nutrition counseling**, even if your physician wrote a referral. The referral does NOT guarantee that nutrition therapy will be covered by your insurance company. Please note that **payment for services is ultimately your responsibility** and It is **YOUR** responsibility to verify your benefits, our office is unable to do this for you.

Referrals - **California state law REQUIRES all dietitians to have a referral** from your physician or medical provider **with a billable diagnosis** to provide services regardless of insurance company's criteria.

****NOTE**** You will need to contact your medical provider for a **diagnosis code** before you call the insurance company.

Now you are ready to verify your insurance benefits. **Call the phone number for customer service** which is usually located on the back of your insurance card.

Our Tax ID# is: 77-0569652, which they may ask for to identify our group.

Ask the following questions to your insurance representative and document the answers:

- **Is Medical Nutrition Therapy (MNT) or nutrition counseling a covered benefit based upon my plan and diagnosis?**
 - Are the procedure codes: 97802, 97803 and 97804 covered under **my preventative benefits for my diagnosis?**
 - Note: if you have Cigna ask if procedure code 99404 is also covered in addition to 97802 and 97803 under your **preventative benefits** with your **diagnosis?**
 - Are the procedure codes: 97802, 97803 and 97804 covered under **my medical benefits for my diagnosis?**
- Do I have a **deductible to meet** before insurance will pay?
Will I have a **copay/ coinsurance?**
- **Is MNT/nutrition counseling covered via telehealth?**

- **How many visits are allowed?**
- **Write down the date and reference number for your call.**

Pre-Authorization Procedures for Affinity and SCCIPA

Affinity Healthcare/Affinity Medical Group (AFMG)

Authorization Letters - To have nutrition services covered by HMO insurance via Affinity Healthcare or Affinity Medical Group, you must have your **physician make an authorization requesting MNT for CPT codes: 97802 and 97803**. The authorization letter will have an expiration date and number of visits. Be sure to schedule your appointments before the expiration date of the authorization for nutrition sessions to be covered by your insurance company.

Client's financial responsibility: You would be responsible for paying any copays, co-insurance and deductible. Please refer to your specific insurance plan for details.

Santa Clara County IPA (SCCIPA)

Authorization Letters - To have nutrition services covered by an HMO or POS insurance via SCCIPA, you must have your **physician make an authorization requesting MNT for CPT codes: 97802 and 97803**. The authorization letter will have an expiration date and number of visits. Be sure to schedule your appointments before the expiration date of the authorization for nutrition sessions to be covered by your insurance company.

Client's financial responsibility: You would be responsible for paying any copays, co-insurance and deductibles. Please refer to your specific insurance plan for details.