

Documenting Your Insurance Benefits:

If you are curious about your health insurance coverage for alternative medicine you should call the number on the back of your insurance card and ask the following questions. You can download this form and use it to question your insurance company about your coverage:

Do I have coverage for Naturopathic medicine: _____

Do I have coverage for Acupuncture: _____

Do I have a limit on the number of naturopathic visits and acupuncture I am allowed per year: _____

Do I have a monetary cap on alternative medicine coverage per year:

Is Dr. Krystal Richardson, ND a preferred provider on my plan: _____

If not, do I have any out of network benefits to see Dr. Richardson: _____

Do I have a separate out of network deductible for seeing Dr. Richardson or for any other out of network services that Dr. Richardson might provide: _____

Do I need a referral to see Dr. Richardson for acupuncture: _____

Do I need a referral to see Dr. Richardson for Naturopathic care: (we recommend that if you request referrals for both Naturopathic medicine and acupuncture if you will be wanting both types of care, and most people do when they come in) _____

If I need a referral is there a limit on how many visits I have or is there an expiration date: (please be aware that you are responsible for knowing when your referrals expire)
