

# How to Check Your Insurance Benefits

**Dr. Wendy Vannoy / Circle Healthcare**

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*Call the number on the back of your insurance card, these are some questions to ask the person on the phone. Keep the card handy so you can read the numbers to the agent.*

1. Do I have Naturopathic coverage? \_\_\_\_\_
2. When did this coverage begin? \_\_\_\_\_
3. When does this coverage end? \_\_\_\_\_
4. Do I need a referral from my primary care practitioner to have my alternative services covered?  
Yes: \_\_\_\_\_ No: \_\_\_\_\_
5. Is Dr. Vannoy an In-Network or a Preferred Provider with this insurance?  
\_\_\_\_ Yes: for an in-network doctor, what is the % coverage? \_\_\_\_\_; **skip to #7.**  
\_\_\_\_ No: go to question #6.
6. Is Dr. Vannoy an Out of Network Provider?  
\_\_\_\_ Yes: for an out-of-network doctor, what is the % coverage? \_\_\_\_\_
7. What are my benefits for the following services?  
  
Naturopathic Services:  
Is there a percentage covered? % covered: \_\_\_\_\_  
  
Is there a copay? Copay: \_\_\_\_\_  
  
What is the yearly maximum? Max: \_\_\_\_\_
8. What is my deductible for the year? \_\_\_\_\_ Has my deductible been met? \_\_\_\_\_
9. Is Naturopathic medicine subject to the deductible? \_\_\_\_\_
10. Are my lab services covered if my Naturopathic physician orders them? \_\_\_\_\_
11. Ask for the Agent's Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Please bring this form and your insurance card  
to your first appointment.**