



DO THIS FIRST - Insurance Checklist - Aetna, UHC (Medica, PreferredOne through UHC)

This checklist is ONLY for clients with Aetna, UHC, Medica, PreferredOne and possibly Medicare

MEDICARE DISCLAIMER: If you have Medicare as your primary and private as your secondary* insurances, you need to fill out the Medicare Insurance checklist instead. *You have the option to check your secondary insurance with this checklist if you want to see if you have additional coverage as Medicare ONLY covers nutrition counseling for Type 2 Diabetes or Kidney Disease. Tell the rep you ALSO HAVE Medicare (or Medicare Advantage) and you may or may not have additional MNT coverage through your secondary private insurance carrier. *

I do not have Medicare

I have Medicare, but will also check my secondary (Aetna, UHC, etc.) for any additional coverage. I will let them know I have Medicare.

I have Medicare and will only fill out the Medicare checklist

Who is your insurance provider? We accept: *

United Healthcare Aetna

Medica (those with MultiPlans)

PreferredOne

If your primary private insurance coverage is with any of the companies we contracted with please proceed with calling the customer service line found on your medical card, asking the following questions:

I have confirmed that Thrive Nutrition LLC 5739 Garfield Ave. Minneapolis, MN 55419 is in-network with my insurance provider. *

Yes



What is a reference number and representative's name for this call? (Do NOT skip this, you will want this information for any reason reimbursement issues arise which do happen!). *Insurance reps make a lot of errors. If your insurance rep doesn't seem to know what they are talking about, please call again to speak with someone else. You can also pay Thrive Nutrition cash insurance rates (\$200/hr) and request a Superbill to be reimbursed from your insurance. *

Nutrition Counseling for Medical Nutrition Therapy (MNT) services fall under 2 categories: Preventative MNT and Medical MNT. Coverage for either of these is unique to each plan.

PREVENTATIVE MNT SECTION

Answer the following questions if you want to use preventative coverage nutrition counseling or skip to the next section, Medical MNT.

Preventative MNT is generally covered for FREE by insurance under the Affordable Care Act and this is what we try to primarily bill for our clients. Preventative services include coverage for people with chronic diseases and those people at risk for chronic disease.

Preventative MNT can be billed for weight loss for those that are diagnosed overweight or obese from the BMI chart from their providers, Type 2 Diabetes, Pre-diabetes, Cardiovascular disease risk factors like hypertension and hyperlipidemia, fatty liver disease, and metabolic syndrome.

Pregnancy can also be covered for healthy weight and weight gain during pregnancy.

Aetna offers healthy eating without weight loss usually 10 visits per year.

Is Preventative MNT covered on my plan's policy?* If you have a medical condition for example like IBS or Celiac, but you are overweight, please check coverage for preventative MNT with overweight or obesity diagnosis codes. *

Yes

No

NA - need to check Medical MNT coverage instead for a different diagnosed medical condition (IE Gastrointestinal, Celiac, IBS, food allergy, gestational diabetes, etc.)



If YES, is telehealth ALSO covered? You must have BOTH telehealth and preventative MNT to proceed. * Yes No

*If the insurance company asks for CPT codes, provide them 97802 & 97803. *If they say you do not have coverage using those CPT codes THEN check coverage for the following CPT codes: 99404 or S9470 as an alternative. They will also ask you for the diagnosis codes.*

List your covered CPT codes: *

Usually we bill for overweight/obesity codes. You may provide the rep with any of these diagnosis code(s) that you HAVE BEEN FORMALLY DIAGNOSED with by a medical provider (you will need to provide Thrive Nutrition with diagnosis documentation that shows the diagnosis code like a progress note). Select any conditions you are diagnosed with AND are confirmed covered with preventative MNT services: *

- | | | |
|--|--|---|
| <input type="checkbox"/> NA I need to bill under Medical MNT for a different medical condition | <input type="checkbox"/> Overweight E66.3 | <input type="checkbox"/> Obesity E66.9 |
| <input type="checkbox"/> Metabolic Syndrome: E88.810 | <input type="checkbox"/> Morbid obesity E66.01 | <input type="checkbox"/> Pre-diabetes: Impaired Fasting Glucose: R73.01 or R73.03 |
| <input type="checkbox"/> Familial hypercholesterolemia: E78.01 | <input type="checkbox"/> Type 2 Diabetes: Insulin Resistance: E88.811 | <input type="checkbox"/> Tobacco Use: F17.210 |
| <input type="checkbox"/> Pregnancy: excessive weight: 026.00 | <input type="checkbox"/> Healthy eating without weight loss Z71.3 or Z72.4 - Aetna | <input type="checkbox"/> High Cholesterol: Hyperlipidemia/Dyslipidemia: E78.00 |
| <input type="checkbox"/> Pregnancy: pre-existing Type 2 Diabetes: 024.119 | <input type="checkbox"/> Pregnancy: obesity complicating: 099.210 | <input type="checkbox"/> Pregnancy: malnutrition: 025.10 |
| <input type="checkbox"/> Pregnancy: pre-existing hypertension: 010.019 | <input type="checkbox"/> Pregnancy: gestational diabetes, non-insulin: 024.410 | <input type="checkbox"/> Pregnancy: low weight: 026.10 |
| | <input type="checkbox"/> Pregnancy: elevated glucose: 099.810 | <input type="checkbox"/> Pregnancy: gestational diabetes with insulin: 024.414 |

How many Preventative MNT visits do I have per calendar year?

What is the length of time for appointments allowed (especially important with Aetna insurance)? *

- 60 Minutes 90 Minutes Unlimited
 List your limit in Others if different

End Preventative MNT coverage, next is Medical MNT to determine coverage for other medical conditions or skip to the Client Claims Responsibilities section.

MEDICAL MNT SECTION



MEDICAL MNT is for diagnosed medical conditions. You only have to ask about this coverage ONLY IF YOU HAVE A MEDICAL CONDITION THAT YOU WANT TO WORK WITH A NUTRITIONIST ON. Conditions covered are unique to each plan (Must have Medical MNT benefits AND coverage for your specific diagnosis). Coverage may cover: Type 2 diabetes, pre-diabetes, gastrointestinal disorders, hypertension, hyperlipidemia, seizures, renal disease, celiac disease, etc.

Is Medical MNT covered on my plan's policy? * Yes No - you do not have coverage, must use cash-pay NA - Using Preventative MNT coverage

If YES, is telehealth ALSO covered? You must have BOTH telehealth and Medical MNT to proceed. * Yes No NA, using Preventative MNT

If the insurance company asks for CPT codes, provide them 97802 & 97803. If you have BCBS ask about S9470.

If they say you do not have coverage using those CPT codes NEXT ask them to check your coverage for the following CPT codes: 99404 or S9470 as an alternative.

List your covered CPT codes: *

My Medical MNT benefits cover my diagnosis of: *

NA - using Preventative MNT PCOS E26.2 Seizures* get from PCP your Dx code(s) and list next to CPT codes above

IBS K58.9 Celiac K86.81 IBD (diverticulitis, Crohn's disease)*get the diagnosis code(s) from your PCP and list next to CPT codes above

None, my benefits do not cover my diagnosis* Must go to to cash-pay Clinical Nutrition Membership: <https://www.thrivenutritionmn.com/clinical-nutrition>

To use Medical MNT, we may need a copy of a chart note from your primary care physician indicating the medical diagnosis. *

I confirmed this with my insurance rep that documentation IS needed. Have your physician fax it to: (612) 677-3062. My insurance rep states this is NOT needed. NA- Using Preventative MNT

How many Medical MNT visits do I have per calendar year? * _____



What is the length of time for appointments allowed (especially important with Aetna insurance)? *

60 minutes 90 minutes Unlimited
 If different, list in Others section NA - Using Preventative MNT

End Medical MNT coverage, next fill out to the Client Responsibilities section.

Client Claims Responsibilities (Everyone Fill Out)

For those with Aetna and a 60 minute appointment limit, you will be responsible to pay cash (\$50) for the remaining 30 minutes of the 90-Minute Initial Consult. *

NA - I do not have Aetna I will pay \$50 charged to the card on file.

Is a Referral or Authorization needed for MNT services (either preventative or medical)? *

Yes No

If yes, you need to contact your primary care physician to submit a referral notification for nutritional counseling to the health insurance. Once obtained, it is important to get the referral number that the insurance will generate. Your primary care physician can also fax this information to us at (612) 677-3062 for us to keep on file. Note: Generally, only your primary care physician can process a referral.

Referral number: * _____

Important: "Covered" doesn't mean the insurance will always pay at 100%. Below you will find out if there are other patient responsibilities like copays, coinsurance, and deductible. This determination is finalized once we have submitted the claims to your insurance.

Do I have a co-pay/co-insurance for Preventative MNT nutritional counseling? *

Yes No NA - using Medical MNT

Do I have a co-pay/co-insurance for Medical MNT nutritional counseling? *

Yes No NA - Using Preventative MNT

If YES, ask for the specialist co-pay/co-insurance since most insurance companies will consider us as a specialist. This information can also be found on the front of your insurance card. Specialist co-pay/co-insurance is: *

Have I met my deductible? *

Yes No



If NO, how much is remaining? *

What order does is your deductible/co-pay? *

- I must reach my deductible first, then I have my co-pay
- My co-pays are applied immediately before I reach my deductible

We bill your insurance, so these costs can be used towards your deductible. We will let you know once your insurance starts to cover. Please be reminded that the insurance will only start paying the claims once your deductible has been met. If your deductible is high, you may want to consider our cash pay options. We also accept HSA and FSA payments.

Cash-Pay and Cards on File Policy

Missed appointments or last minute cancellations will automatically be charged to your card on file, not billed to insurance. *

I agree

I (the client) understand that I will be responsible for paying anything insurance doesn't cover with a credit card or HSA/FSA on file. These payments will be due promptly when the invoice is revised to cash-pay from the denied claim. If a card on file is expired, any outstanding invoices unpaid 14 days after the revised cash-pay invoice will be sent to collections. *

I agree to the payment policy

After a potential denied claim, you may call your insurance rep to see if there is a something you can resolve within 14 days of the revised cash-pay invoice.

Medical Card Info

Medical Card Information of Client:

Primary Insurance Details

Insurance Type *

- MEDICARE MEDICAID TRICARE CHAMPUS
- CHAMPVA GROUP HEALTH PLAN FECA BLK LUNG PLAN
- OTHER

Insurance Plan Name or Program Name *



Thrive Nutrition, LLC
5739 Garfield Ave
Minneapolis, Minnesota, US - 55419

ID *

Insurance Company Name (Payer Name) *

Payer Id *

Payer Address

Payer City

Payer Country

Payer State

Payer ZipCode

Valid From

Valid Until

Policy Group/FECA #

Copay

Deductible

Employer/School Name

Comments

Insured Person Details

Patient Relationship * Self Spouse Child
 Other

First Name *

Last Name *

Date of Birth *

Sex * Male Female Unknown

Address Line 1

Address Line 2

City



Thrive Nutrition, LLC
5739 Garfield Ave
Minneapolis, Minnesota, US - 55419

Country

State

Zip Code

Home Phone

Mobile Phone

Final Things

Please provide a front/back picture of your medical card in the Insurance section.

Completed

Please provide a copy of the specific diagnosis codes that we will bill - these can be from a referral from your PCP, a progress note, discharge summary or lab slip. Your documentation will be: *

- Faxed referral from your PCP to (612) 677-3062
- A progress note (put copy as Document in Charm)
- Discharge summary (put copy as Document in Charm)
- Lab slip (put copy as Document in Charm)