Your Guide for Contacting Your Insurance

Getting an accurate quote of benefits for nutrition counseling can be challenging and misquotes are common. Our nutrition office attempts to get a quote from your insurance before our first visit, but some insurance companies do not offer this service to providers. If you need to call your insurance for a quote, it can be complicated, but here's how it works.

Your insurance company will determine their coverage for nutrition services based on the **combination** of both the **procedure** being performed and the **diagnosis**. We often find that more than one diagnosis and procedure code will apply for our services. When this is the case, our nutrition office will bill for the diagnosis and procedure combination with the best coverage under your insurance as long as it accurately describes our services.

Grandfathered Plans May Not Provide Preventive Benefits

Certain health plans written before the passage of the Affordable Care Act in 2010 are "Grandfathered". A "grandfathered" plan does **not** need to provide any benefits for nutrition counseling under this law. If the plan is not "grandfathered", it must provide services under preventive care benefits even when the plan is self-funded.

Calling Your Insurance Company:

Find the customer service phone number on the back of your insurance card.
The customer service representative will ask for your identification number and date of birth.

The table below can help you find the diagnosis and procedure code combinations and coverage laws that apply to your situation.

Health Condition	Obesity BMI over 30	Prediabetes	Diabetes
Laws	Federal law mandates 100% coverage for plans (including self-funded plans) unless they are "grandfathered" under the Affordable Care Act.	Federal law mandates 100% coverage for plans (including self-funded plans) unless they are "grandfathered" under the Affordable Care Act.	Federal law mandates 100% coverage for plans (including self-funded plans) unless they are "grandfathered" under the Affordable Care Act.
Diagnosis Codes	E66.09/Z68.3 = BMI 30-39 E66.01/Z68.4 = BMI over 40	R73.09	E11.9
Procedure code	Nutrition Counseling = **97802** Intensive Behavioral Therapy for Obesity = **G0447**	Nutrition counseling = **97802**	Nutrition Counseling = **97802** Diabetes Self-management training = **G0108**

Make a Detailed Record of Your Insurance Quote:

Use the following table to record the answers to each of the questions for each diagnosis /procedure combination that applies to your situation. Be sure to provide this written summary to our staff on your first visit to assure that our billing personnel can help you get the best coverage.

Networks: If your insurance is Blue Cross, Aetna, EBMS, or Cigna, we are IN-NETWORK. Otherwise, be sure to have the representative quotes Out-of-network rates.

"My "diagnosis" is…." (Circle each diagnosis that applies and record benefits separately for each one.)	"When I receive nutrition counseling coded as…"	"What percent of the bill for this service will be covered?"	Will my deductible apply and has my deductible been met?	How much is my copay?	How many visits are covered for this diagnosis?
Obesity with BMI 30-39 (code E66.09)	Medical Nutrition Therapy (97802) or Intensive Behavioral Counseling for obesity (G0447)				
Obesity with BMI above 40 (code E66.01)	Medical Nutrition Therapy (97802) or Intensive Behavioral Counseling for obesity (G0447)				
Prediabetes (code R73.09)	Medical Nutrition Therapy (97802)				
Type 2 Diabetes (code E11.9)	Medical Nutrition Therapy (97802)				
Type 2 Diabetes (Code E11.9)	Diabetes Self-Management training (G0108)				
High Cholesterol (Code E78.5)	Medical Nutrition Therapy (97802)				
Overweight (BMI 25-29) (Code E66.3)	Medical Nutrition Therapy (97802)				
Overweight AND High Cholesterol (Codes E66.3 and E78.5)	Medical Nutrition Therapy (97802)				
Celiac (Code K90.0)	Medical Nutrition Therapy (97802)				
Eating Disorder (Code F50.9)	Medical Nutrition Therapy (97802)				

Ask for a Call Reference #: _____ (Keep this number "just in case…")