

# NUTRITION AND DIABETES INSURANCE BENEFITS: WHAT IS MY COVERAGE?

(Non-Medicare Insurance)

#### PATIENT/FAMILY INFORMATION SHEET

#### What Does Coverage for Diabetes Insurance Benefits Mean?

Coverage for nutrition and diabetes insurance benefits refers to the amount of money your health insurance company will pay when you receive medical nutrition therapy and diabetes self-management education. This coverage varies from company to company as well as among plans within the same company.

### Why do I need to know my coverage for these services?

You are financially responsible for fees for nutrition and diabetes education services that your insurance company does not cover or pay to the provider. It is important to find out from your health insurance company the following:

- ✓ Do you have medical nutrition therapy and/or diabetes selfmanagement training in your benefit plan?
- ✓ Do you need to be pre-certified for the services?
- ✓ Is there a deductible that needs to be met?
- ✓ Is there a co-pay for each visit?
- ✓ Is there a limit on the number of visits in the calendar year or a "lifetime" limit?

## How do I find answers to these questions?

Call the "800" number on the back of your health insurance card. It is best to speak directly with a company representative. Be sure to write down the name of the person to whom you speak, the date and time, and the answers to the above questions. (Use the worksheet on the back of this page as a guide.)



## **Worksheet for Health Insurance Coverage**

| Date                                   | Time of call |
|--|--------------|
| My diagnosis (from my doctor)          |              |
| Pre-certification required by company: | yesno        |

|   |  | Is there a co-pay? If yes, amount? | Is there a limit on the number of visits? If yes, what is the limit? |
|---|--|------------------------------------|--|
| Medical Nutrition<br>Therapy                | First visit, individual (code 97802)                       |                                    |  |
|   | Follow up visits, individual (code 97803)                  |                                    |  |
| Diabetes Self-<br>Management<br>Training or | First visit, individual (Code G0108)                       |                                    |  |
| Education                                   | Group diabetes self-<br>management classes (Code<br>G0109) |                                    |  |

For more Patient Fact Sheets, see the Greenwich Hospital web site at <u>www.greenwichhospital.org</u> and click on Patient Education