

Health Payment Checklist

If you have insurance, ask:

- Does the care I want or need to receive require pre-approval by my insurance company or health plan?
- Do I need a referral from my primary care provider?
- What services, tests, or other costs will be covered?
- How many visits are covered and over what period of time?
- Is there a copayment?
- Will any additional costs (laboratory tests, equipment, supplies, etc.) be covered?
- Will I need to see a practitioner in a defined network? If so, can you provide me with a list of practitioners in my area?
- If I use a practitioner who is not part of the health plan's network, do you provide any coverage? Are there any additional out-of-pocket costs?
- Are there any dollar or calendar limits to my coverage?

If you do not have insurance coverage for a particular treatment, and paying the full fee each time would be difficult for you, you might ask:

- Can your office arrange a payment plan so that my costs are spread out over a longer period of time?
- Do you offer a sliding-scale fee? (A sliding-scale fee adjusts charges based on a patient's income.)
- Will you negotiate a reduced charge if I pay in cash?



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