

Understanding Your Patient's Insurance Coverage at Nourish



At Nourish, our mission is to help patients live healthier, longer lives - and that starts with making care accessible. We partner with major insurers so that patients can receive high-quality nutrition care with little to no out-of-pocket cost - 94% of patients pay \$0!

Our Billing Specialists help patients maximize their insurance benefits. Still, patients might have questions during sessions. This guide is designed to help you confidently respond to general insurance inquiries.

Insurance Coverage & Insurance Changes

- ✓ Will my insurance cover my appointments?
- ✓ What if my insurance isn't accepted at Nourish? Can I still see a dietitian?
- ✓ What if my insurance changes?

Out-of-pocket Costs & The Nourish Guarantee (Our Commitment to No-Surprise Billing)

- ✓ How much will I owe for care?
- ✓ What is the Nourish Guarantee for billing?
- ✓ Can I use my HSA / FSA to pay for services?
- ✓ How will I know how my claim processed?
- ✓ I owe a copay, coinsurance, or deductible - what does this mean?
- ✓ What if my claims go to deductible?
- ✓ When will I be charged for my copay, coinsurance, or deductible?

Denials & Visit Limits

- ✓ I received an Explanation of Benefits (EOB) in the mail saying my claim denied. What does this mean?
- ✓ How many appointments will I have covered by insurance?
- ✓ Where can I access a superbill for reimbursement?

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Will my insurance cover my appointments?

Nourish is currently in-network nationally with 7 major insurance companies: Aetna, Blue Cross Blue Shield / Anthem, Cigna, Devoted Health, Medical Mutual of Ohio, Medicare, and United Healthcare.

94% of in-network patients pay \$0 out-of-pocket.

We will also send you an email notification when your first appointment is confirmed to be fully covered by insurance! If your appointment has any patient responsibility or is denied, we will reach out to coordinate your care options. See more information on our Nourish Guarantee below, and how we guarantee a no-surprise billing experience!

What if my insurance isn't accepted at Nourish? Can I still see a dietitian?

Yes! We are happy to work with you on a self-pay basis. Self-pay appointments are 55 minutes long and cost \$145.

What if my insurance changes?

You can update your insurance in the Nourish patient portal anytime by visiting <https://app.usenourish.com/billing> and adding a new insurance policy in the Billing and Insurance tab under "Your Info." Our team will verify your new insurance is covered and reach out if there are any issues.

How much will I owe for care?

94% of in-network patients pay \$0 out-of-pocket. You can see your latest estimate for your next visit directly in the Nourish patient portal by visiting <https://app.usenourish.com/billing> and viewing the estimated cost for your first appointment at the top of the Billing and Insurance tab!

In some rare cases, there are costs associated with using insurance. The [Nourish Guarantee](#) is our commitment to providing a no-surprise billing experience for you. Read more on the Nourish Guarantee below!

What is the Nourish Guarantee for billing?

The [Nourish Guarantee](#) is our commitment to providing a no-surprise billing experience for you! Our guarantee is:

- If your appointment gets denied, we won't charge you for any appointments that have already occurred. You get those appointments for free.
- If your appointment has a copay or coinsurance, you will not be charged more than your initial estimate for any appointments you've had until we learn your real cost. Once we learn your actual copay or coinsurance, you will be immediately notified over email. For future appointments afterwards, you will be charged the full copay or coinsurance amount.
- If your appointment goes towards your deductible, we'll offer you two options for any appointments that already took place until that point:
 - You can either pay the deductible and keep doing appointments covered by insurance, or
 - You can choose to not pay it and we won't charge you anything for appointments you've had. For any future appointments, you'll need to pay out-of-pocket.

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Can I use my HSA/FSA to pay for services?

Yes! You are welcome to pay using HSA or FSA funds.

How do I update my credit card on file?

You can update your credit card in the Nourish patient portal by visiting <https://app.usenourish.com/billing> and adding a new credit card under "Your Info."

How will I know how my claim processed?

You can view all of your claims in the Nourish patient portal by visiting <https://app.usenourish.com/billing> and viewing the status of your claims under "Claims and payments." Your claim may process in a few different ways:

Fully Covered with No Out-of Pocket Costs: Your insurance covers the full cost of your care! You can continue scheduling appointments with your dietitian. This is what happens for the vast majority of Nourish patients.

Fully Covered with a Copay or Coinsurance: Your insurance covers your care, but there is a copay or coinsurance for the service. Remember, the [Nourish Guarantee](#) is our commitment to providing a no-surprise billing experience for you. Read more on copays and coinsurances below!

Fully Covered, Applied to Deductible: Your insurance covers your care, but the cost goes towards your deductible. As always, the [Nourish Guarantee](#) means no-surprise bills. Read more on deductibles below!

Denied: If your insurance denies payment, we will not charge you for any appointments that have occurred as long as you had active insurance at the time. We will reach out to you personally to determine payment options for future appointments if you wish to continue working with your dietitian.

I owe a copay, coinsurance, or deductible - what does this mean?

Remember, we never charge more than the initial estimate we quote until we learn how your claim will process and we notify you via email! Read more about the the Nourish Guarantee [here!](#)

In the case that you do have a copay, coinsurance, or deductible, see below for some helpful information.

What is a copay?

A copay is a fixed fee (determined by your insurance) that you pay for each appointment.

What is a coinsurance?

A coinsurance is similar - it is a fee that you must pay for each appointment after you meet your deductible. The amount is determined by insurance, and it is typically a percentage of the total appointment cost.

What is a deductible?

A deductible is an agreed-upon amount you must pay for covered healthcare services before your insurance plan starts to pay. You can find out your deductible amount (and how much you've already met) by calling your insurance or logging into your insurance portal.

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What if my claims go to deductible?

We offer patients two options:

1. Pay deductible amount for previous appointments and continue to bill insurance for future appointments
2. Cancel all claims from past appointments (so you owe \$0 total for any appointments that have occurred), and either a) cancel future appointments or b) continue doing appointments without billing insurance (\$145 per appointment)

When will I be charged for my copay, coinsurance, or deductible?

Once your insurance provider reviews your claim and we have compared how the claim processed to your initial estimate, we will charge the card you have on file with us. This process usually takes between 2-3 weeks but may take longer depending on how long it takes for the insurance company to respond to a given claim.

If your claim goes to a deductible you don't wish to contribute to, we will not charge you for any appointments that have already occurred. We will reach out to you personally to determine payment options for future appointments if you wish to continue working with your dietitian.

I received an Explanation of Benefits (EOB) in the mail saying my claim denied. What does this mean?

If you receive a letter in the mail from your insurance about a claim denial, please ignore! The Nourish team will reach out directly about any relevant information related to your denial as there are some cases that we have to investigate internally first.

How many appointments will I have covered by insurance?

Your amount of covered appointments is determined by your specific insurance plan. While the vast majority of our patients do not have any visit limits (meaning they can do as many appointments as they want per year), some plans will have visit limits. You can find an estimate for your covered visits using our coverage calculator here:

<https://www.usenourish.com/does-my-insurance-cover-nutrition>.

If you want to verify your benefits or you want more detail on your coverage, you can call the member services number on the back of your card and inquire about your benefits for Medical Nutrition Therapy (ask about CPT codes 97802 and 97803). If your insurance denies any claims because you reached your visit limit, we will not charge you for any appointments that have already occurred.

Where can I access a superbill for reimbursement?

You can email support at support@usenourish.com to request a superbill. Please make sure to include your name and date of birth with the request!