

Checking Out-Of-Network Insurance Benefits

- Call the member services number on the back of your card and ask: **Does my plan cover out-of-network outpatient nutrition counseling? Give them codes: 97802 and 97803**
 - a. If yes, how many sessions are allowed?

- **Does my plan only cover visits that are “medically necessary” like eating disorders or does it also cover preventive services? (code: Z71.3)**
 - a. (If applicable to you) **If it does cover eating disorders, which eating disorders and are there any limitations around the number of visits per year?**

- **Do I have a deductible to meet first? If yes, how much is my deductible? How much of the deductible have I met?**

- **Do I need a physician referral?**

- **Record the representative’s name and a reference # when checking your benefits. This information will be necessary if you ever need to dispute a rejected claim**