



Insurance and FSA/HSA Information

We're happy to assist you in utilizing your insurance coverage and FSA/HSA funds as much as possible during your care at The Women's Vitality Center. Our membership plans include many extra supports and benefits in addition to your naturopathic doctor visits.

Below is some info for you to know about coverage for doctor visits, labs and supplements:

For Doctor Visits

For the portion of your membership that goes towards the naturopathic doctor visits, we can provide you with medically coded invoices. These invoices must be tied to a "date of service" so whether you pay for your membership fees up front or monthly, we can only provide medically coded invoices after you have had your visit and after the full dollar amount of that invoice has been collected.

INSURANCE:

When you submit the coded invoice to your insurance, you may get partial reimbursement for "out of network" care if you have a PPO plan. (HMO plans like Kaiser never cover any portion of our services.) Your coverage amount depends on deductibles, co-pays and the insurance company's "allowed amounts" for services, which are usually relatively low. We recommend that you do not proceed with care at The Women's Vitality Center if you are depending on your insurance to cover the fees.

FSA/HSA:

We recommend for our patients using FSA/HSA accounts to pay for your membership fees personally initially, and then reimburse yourself for the amount of the visits AFTER you've had each visit and we've created the medically coded invoice for it. (Note: Our coded visit fees do help you to get reimbursed for close to your full membership amount if you use all of the visits included in your plan)

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For Labs

Testing needs vary considerably for each person so labs are not included in our membership fees. Rest assured that we always discuss priorities and lab fees with you before deciding what tests to order. And we are happy to help you utilize your PPO insurance as much as possible for labs (Note: HMOs only cover labs ordered by your HMO doctors).

Standard blood tests, usually ordered at Quest, can be billed to your insurance at the time of the blood draw (the same as when your other PPO doctors order blood tests for you). If you don't have good insurance coverage for blood testing, we also offer a self-pay website that allows you to know your total fees upfront and pay for your own testing at very reasonable rates.

Functional medicine tests, such as urine/saliva hormone test kits or digestive stool test kits, are usually paid by you up front and sometimes can be submitted to insurance for partial reimbursement. You may also use your HSA/FSA card to pay for lab tests, and the lab company will be responsible for providing you with the invoice that you need for your records.

For Supplements

For supplements, our online dispensary FullScript does take FSA/HSA cards for payment so it's easy to use these cards to purchase supplements. We do not guarantee that everything you purchase will be covered as "medically necessary" but we are happy to provide you, upon request, with a letter that includes the items that we have recommended. As an active patient, you also receive a discount on all supplements and other products ordered through our online store.