

# How to submit your appointments to insurance:

1. Here's a link to my practice's Financial Policy <http://doctorloriann.com/financial-policy/>, which contains the link to the "Health Insurance Verification Form," the script to use when calling your insurance company to inquire about your benefits. You basically want to find out if your policy covers out-of-network chiropractic. You can also ask if you'll get reimbursed and how much or how much goes towards your deductible.

It's really simple if you follow the "Health Insurance Verification Form" line by line, asking them questions to find out more about your policy. You're paying good money for your insurance, so make sure you get the help you need! They are usually very helpful and have great customer service.

2. If you do have out-of-network benefits:

- a) Every insurance company is a little different in how they require you to submit your appointment information. Ask your insurance company how to submit your information so that it may be properly processed.
- b) Most companies require that you complete a claim form, which they provide for you. Dr. Loriann would give you a super bill/receipt of services, charges and diagnosis.
- c) You submit this documentation to your insurance provider. And you either get reimbursed, or it will go toward your deductible.

3. Here is an example of a claim form from the CIGNA website. The instructions on how to submit are included in the link. I imagine most insurance companies have a similar procedure for submitting out-of-network claims.

[https://www.cigna.com/assets/docs/privacy-notices-and-forms/forms\\_medical\\_claim\\_form.pdf?WT.z\\_nav=memberrightsandresponsibilities%2Fmember-forms%2Fmedical-claim-form%3BBody%3Bclaim%20form](https://www.cigna.com/assets/docs/privacy-notices-and-forms/forms_medical_claim_form.pdf?WT.z_nav=memberrightsandresponsibilities%2Fmember-forms%2Fmedical-claim-form%3BBody%3Bclaim%20form)

**We are here to help!**

**If you have any questions or need help, please contact us immediately at 340-773-4300. Reach Dr. Loriann directly at DoctorLoriann@gmail.com. Thank you!**

Thank you for choosing Dr. Loriann Laugle for your health & wellness needs.

We are honored to serve you!

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