

Helpful Hints About Insurance Reimbursement Medical Food and Low-Protein Modified Food Products

1. Get information about insurance benefits

- Find out whether your insurance plan is required to pay for metabolic products.
- Check the section in your insurance benefit plan booklet that describes covered services. Metabolic products may be listed as foods and food products for the dietary treatment of MSUD and PKU. Learn to what extent or dollar amount metabolic products are covered through your insurance policy.
- Find out about North Dakota laws that may apply. If you want copies of the laws that address metabolic testing, treatment and insurance coverage, you can access them at the following website address: www.legis.nd.gov/information/statutes/cent-code.html. North Dakota Century Code Chapter 25-17 addresses testing and treatment of newborns. Chapter 23-01 and Section 23-41-03 describe some of the duties of the North Dakota Department of Health. Also important is North Dakota Century Code Section 26.1-36-09.7 – Foods and food products for inherited metabolic diseases.
- If needed, contact the North Dakota Insurance Department's hotline at 800.247.0560.

2. Contact your insurance company

- Call your insurance company and ask for the person in your insurance company who follows special claims. Once you connect with this person, write down the person's name, address and direct phone number. Contact the same person each time so he or she becomes familiar with you and the policies regarding medically prescribed foods.

3. Explore billing options for medical food and low-protein modified food products

- Find out about available billing options. Ask whether you can obtain direct billing for metabolic products through your insurance provider. You may be able to authorize your insurance provider to pay for metabolic food products that are supplied to you or on your child's behalf. Direct billing can save you time, money and monthly paper work hassles, and it eliminates the inconvenience of having to pay for the foods upfront and then getting reimbursed by your insurance company.
- If direct billing is not an option when ordering metabolic food or formula, request two copies of the original invoice from the company that provides the metabolic food. Ask the company to include a statement on the invoice explaining that the metabolic food is used for medical dietary treatment. Make sure the policyholder's name, policy number and patient name is on the invoice. Send the invoice to the claims manager identified through your insurance plan. Check with the claims manager to see if other information would be helpful when submitting the claim (e.g., referral identifying supplier of medical food, etc.). Ask your insurance company whether it needs a letter of medical necessity and/or a prescription from your doctor or health-care provider that states why low-protein foods are needed. Give the claims manager a courtesy heads-up call that the claim is coming. This contact person can likely help the process go more smoothly for you. Explain how important the products are to put a human face to the process and consider a personal thank you. People who care about customer service will appreciate it.

4. Expect some out-of-pocket costs

- Even with insurance, you may have some out-of-pocket costs. Insurance companies generally do not pay shipping and handling. You also may be responsible for coinsurance payments or deductibles that have not been met at the time an order is placed or costs of food or food products once you've reached your maximum benefit allowance for the benefit period.

5. If you need more help, call Children's Special Health Services at 800.755.2714.