

# Health benefit coverage for Registered Dietitian services.

More and more health benefit providers are covering the cost of Registered Dietitian services. Clients **do not** require a prescription for reimbursement and there is no deductible for most benefit providers.

To know more about your coverage, call your health benefits provider with the following questions:

#### Do I have coverage for Registered Dietitian services?

Most benefit providers now cover fees for nutrition consultation with Registered Dietitians.

## What is my yearly maximum coverage?

Most benefit providers will allot a yearly maximum for coverage. Any cost above the yearly maximum will be the responsibility of the client.

### Is there a per visit maximum?

In addition to a yearly maximum, your benefit provider may have a 'per visit' maximum. This means that they will cover up to a certain amount for each face to face or virtual/phone visit with a Registered Dietitian. If the per visit maximum is lower than the Registered Dietitians hourly rate, the remaining cost is the responsibility of the client.

# **Dual insurance coverage**

If you have dual insurance, the client's primary insurance will be billed first, and the second insurance company will cover any outstanding balance.

#### **Direct Billing**

Registered Dietitians have authorization to direct bill a number of insurance companies. Health benefit providers are continuing to be added, but at this time the list includes the following companies:

Alberta Blue Cross Equitable Life

Beneva First Canadian (Johnston Group)

BPA GMS Carriers 49 and 50 (Express Scripts Canada)

Canada Life Industrial Alliance
Canada Life — PSHCP Johnston Group
Canadian Construction Workers Union Manulife Financial

Chambers of Commerce (Johnston Group) Maximum Benefit (Johnston Group)

CINUP (Johnston Group) MDM Insurance Services
ClaimSecure People Corporation

Coughlin & Associates Ltd. RWAM

Cowan (Express Scripts Canada) Simply Benefits
D.A. Townley Telus AdjudiCare

Desjardins Insurance

If your benefits provider does not allow direct billing, the cost of appointment time is the responsibility of the client. A detailed receipt will be provided for every client visit which can be submitted to insurance providers for reimbursement.