



## **Filing a Complaint for Denial of Coverage of Naturopathic Services**

If you have been denied out-of-network coverage for a medically necessary service or procedure performed by your naturopathic doctor, please take the time to submit a complaint to the CA Department of Insurance using the forms provided on their website. This is a crucial step towards getting NDs covered by California insurance plans!

### ***Step 1: Contact your insurance company***

Before filing your complaint, ensure that you have made adequate efforts to notify your insurance company about your request for coverage of the services you received from your naturopathic doctor.

- Submit a superbill to your insurance company (ask your doctor to provide you with a superbill for your visit)
- Follow-up with any additional information requested by your insurance company. Ask your doctor if they received any correspondence from your insurance company regarding your superbill.
- Call your insurance company in an effort to resolve the issue.

### ***Step 2: File Complaint through California Department of Insurance Website***

Fill out the online or printable complaint form. Include a copy of the superbill you submitted along with your claims. You can access the forms here:

<https://www.insurance.ca.gov/01-consumers/101-help/>

### ***Step 3: Notify your doctor and the CNDA about your complaint***

Notify the CNDA and your doctor that you have filed a complaint to the Department of Insurance. This allows the CNDA to track how often coverage of ND services are being denied and which insurance companies are more likely to deny coverage.

- You can email the CNDA to let them know of your claim at [coordinator@calnd.org](mailto:coordinator@calnd.org).

### ***Step 4: Advocate for Insurance Coverage of Naturopathic Medical Services***

Insurance companies will respond to consumer demand! Call your insurance company directly and request coverage of naturopathic medical services. If you receive your health care plan through your employer, speak with your Human Resources representative and let them know that you would like naturopathic primary care services covered. More tools for advocating for coverage of ND services can be found at [www.calnd.org/patients](http://www.calnd.org/patients).