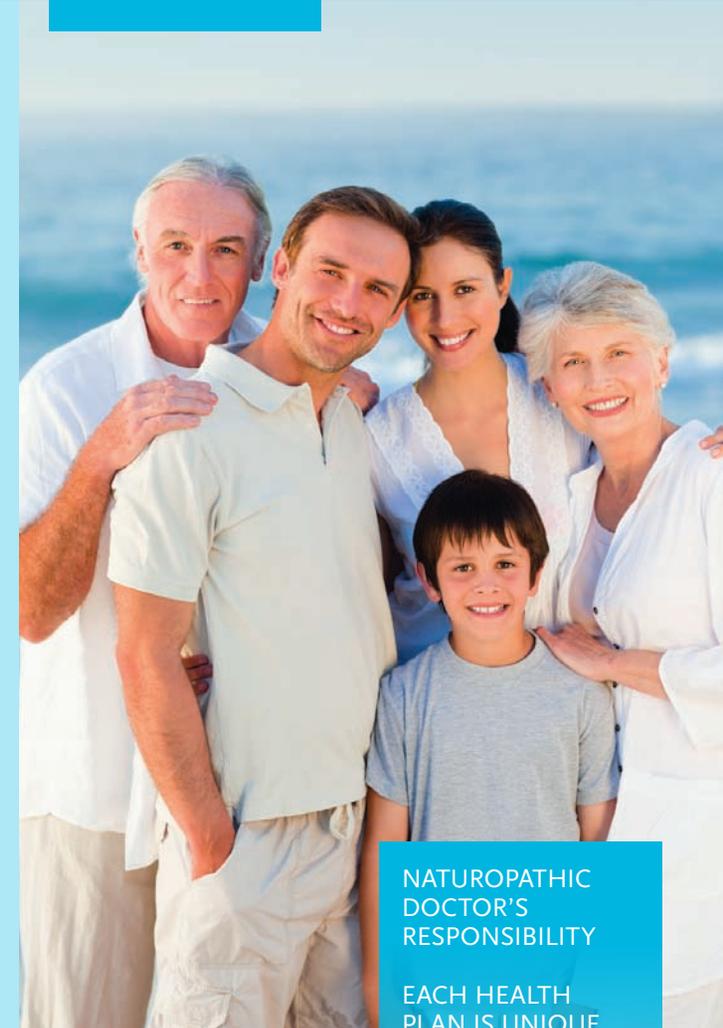


A majority of Canadians have health benefits covering naturopathic medicine, although many don't realize they have coverage, or how much. Group or extended health plans (EHPs) are among the most common non-wage benefits offered to employees. Coverage for naturopathic doctors (or NDs) is usually part of the Extended Health Insurance portion of the EHP. Coverage is, commonly, between \$300 and \$500 in a calendar year; it will include visits to an ND and in many cases therapies and tests.

Understanding how your insurance plan works is key to ensuring you get the most effective and timely treatment from your naturopathic doctor.



NATUROPATHIC DOCTOR'S RESPONSIBILITY

EACH HEALTH PLAN IS UNIQUE

PATIENT'S RESPONSIBILITY

CO-PAYMENTS AND DEDUCTIBLES

HEALTH SPENDING ACCOUNTS

HOW ARE ND FEES DETERMINED?

YOUR EHP AND YOUR ND



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NATUROPATHIC DOCTOR'S RESPONSIBILITY

NDs in BC are educated, trained and licensed as primary care providers. Each ND in BC receives a minimum of three years pre-medical training at university then completes four years post-graduate training at an accredited naturopathic medical school. NDs complete roughly 1500 hours of basic clinical sciences, 1900 hours of standard medical therapeutics (e.g., pharmacology, family medicine, internal medicine etc.) and extensive training in naturopathic treatments such as botanical medicine, clinical nutrition and physical medicine. NDs complete board exams prior to receiving licensure. In addition, many NDs complete certification programs and exams in specific certifications such as acupuncture, bio-oxidative medicine, chelation and homeopathy.

Your ND can work with you to help you understand your coverage and whether a test, therapy or treatment will be accepted by your health plan. This will allow you to estimate any additional costs, outside of insurance, which may be required for treatment.

EACH HEALTH PLAN IS UNIQUE

Extended health plans are developed by employers, often with employee representatives or unions, and insurance companies (e.g., Blue Cross). Each plan is different. Coverage can vary widely, from 100 per cent of all services, to 80 per cent of services, to nominal coverage for the first few visits. Your coverage is determined by your employer (or union), not your ND.

PATIENT'S RESPONSIBILITY

Given the variance in plans, NDs are not familiar or experts on all EHPs. Your ND, and the ND's staff, can assist you with understanding the terms in your insurance booklet, but

ultimately your benefits manager or insurance provider is the best source for clarification on coverage.

CO-PAYMENTS AND DEDUCTIBLES

Naturopathic doctors, although licensed as primary care providers in BC since 1923, are not included in the Canada Health Act. All fees must be direct billed. If you have an EHP, your coverage may be 100 per cent, but it is more likely to be 80 per cent or 50 per cent, up to a maximum dollar amount. Any portion of the fee not covered by your plan must be paid by the patient. This is called a co-payment (not unlike a deductible on home or car insurance).

For example, if you have 80 per cent coverage for \$300 per year, and your fee to see an ND is \$100, you will pay \$100 to the ND, submit your paperwork to your EHP, and receive \$80 back. Unfortunately, NDs are not able to direct bill insurance plans. All fees must be paid in advance and submitted for reimbursement.

HEALTH SPENDING ACCOUNTS

Many individuals have Revenue Canada-approved Health Spending Accounts. With an HSA, 100 per cent of consults, testing and therapies provided by an ND are covered, with no co-payment.

Health Spending Account or Health Trust is suitable for:	
A corporation	A joint venture
A professional corporation	A partnership
A sole proprietor	A not-for-profit organization or association

HOW ARE ND FEES DETERMINED?

The national association for naturopathic doctors has a recommended fee schedule. Most NDs in the province follow this general fee schedule. However, costs are set not according to a fee schedule but to cover overhead, rent, salaries, mandatory continuing education, malpractice, licensure fees, equipment and all the related costs of running a medical clinic.

YOUR EHP AND YOUR ND

Review your health coverage before making an appointment. Discuss coverage with your benefits manager. Provide a copy of your plan to your ND. Discuss treatment options with your ND to make an informed decision on your health protocol. Your

ND will ensure you understand any health risk(s) associated with delayed treatment.

Naturopathic doctors focus first on disease prevention: Preventing disease, and adapting healthy lifestyle practices, should be your first line of defense. An annual visit to your ND can help to diagnose and treat problems before they become chronic or more expensive to treat.

If an individual fits into any of those categories they can set up an HSA. (In Canada, the terms Health Spending Account and Health and Welfare Trust are synonymous.) There are two ways to set up an HSA. The first is to hire a professional to set up the trust so that it meets CRA rules. Then it's simply a matter of using standard forms and a corporate bank account to deposit and withdraw funds. The other option, suitable for individual employees, is to use a firm recognized by CRA to manage HSAs. In this case there is no set-up fee, but for every transaction there is a small percentage provided to the managing company.

In simplest terms an HSA works like this: An employee sees an ND. They pay \$100 out-of-pocket for the consult. They submit their consult receipt to the HSA managing company with a cheque from their employer for \$110 (\$100 plus the management fee). The management company sends them a cheque for \$100. One important note about HSAs is that they are pre-tax income. A standard EHP through, e.g., Blue Cross, is a taxable benefit, and monthly fees are paid with taxed income. Also, an HSA is only used as needed, whereas a standard EHP has a monthly premium which must be paid regardless. HSAs also have more flexibility; there are no limits on practitioners or limits on therapies.

