As a courtesy to help you apply for out-of-network benefits, Whole Health Solutions provides copies of claim forms for the following health insurers: Blue Cross Blue Shield of North Carolina, Cigna, United Health Care, Tricare and Aetna. **PLEASE BE AWARE THAT WHOLE HEALTH SOLUTIONS DOES NOT FILE FOR, NOR ACCEPT REIMBURSEMENT FROM ANY HEALTH INSURER.** The forms are provided simply as a convenience for you if you choose to file on your own.

Please be aware that the following factors may affect whether or not you receive any reimbursement for your visit. **Be sure to check your policy documents carefully concerning these factors.** When in doubt, contact your insurer about questions.

* Do you have “out-of-network” benefits? Whole Health Solutions is *only* considered an out-of-network provider as we are not contracted with any insurer. Your reimbursement amount may differ for “in-network” and “out-of-network” providers.
* Have you met your “deductible” this year? This is the amount your insurer informed you that you will have to pay out of pocket before your other benefits are reimbursed?
* Because we did not file with your insurance for your visit, *no part of the fee is considered a “co-pay”.* That is, you paid your entire visit fee at the time of the visit unrelated to any claims you may file.
* Most insurers do not reimburse for non-prescription supplements and nutraceuticals. Most of the supplements we offer as a convenience to you have been verified by us for their effectiveness and purity. They may not be obtainable outside a healthcare provider’s office but are not considered “prescriptions” by insurers. We recommend that you submit the document which says “Bill Information” in the upper right with your claim form rather than the receipt containing information about supplement purchases. The “Bill Information” form contains the procedure codes (CPT) and diagnosis codes (ICD-10) which are required by your insurer.
* Whole Health Solutions healthcare providers offer you comprehensive whole-person health recommendations which may differ from what your insurer considers “medically necessary.” It is up to you to determine if this meets your personal health care needs and philosophy.
* Our fees do not reflect contracted insurance rates, which may affect the amount you are reimbursed.