DEEPER THAN SYMPTOMS · FREE GUIDE

# Functional Medicine Cost & Coverage Checklist

Every question to ask your insurer and your practitioner — so nothing costs you more than it should.

### What's inside this guide

**Step 1:** The 4 exact questions to ask your insurance company about out-of-network benefits

**Step 2:** A superbill request script and what to do with it

**Step 3:** Questions to bring to your practitioner about sequencing and cost

**Plus:** A quick-reference cost table and an HSA/FSA eligibility note

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# Step 1: Call Your Insurer

Call the member services number on the back of your insurance card. Ask these four questions exactly as written, and check each box once you have an answer.

- [ ] Do I have out-of-network benefits for outpatient office visits?
- [ ] What is my out-of-network deductible, and how much of it have I met?
- [ ] What percentage do you reimburse after the deductible?
- [ ] Do you reimburse CPT codes for evaluation and management visits from a licensed physician I pay directly?

### Write down as you go:

**Out-of-network deductible: $** _____

**Amount met so far: $** _____

**Reimbursement percentage after deductible:** _____

**Rep name / Date / Reference #:** _____

# Step 2: Talk to Your Practitioner

A good practitioner will welcome this conversation. Bring these questions to your first visit or a scheduling call.

- [ ] Which of these labs can be ordered through Quest or Labcorp with my insurance, and which are cash-pay specialty tests?
- [ ] Can you generate a superbill for my visits so I can submit it to my insurer?
- [ ] Here's my budget — what should we prioritize first?
- [ ] Do you offer a group program or shared medical appointment option?
- [ ] Is there a payment plan available for the recommended protocol?

## Quick-Reference Cost Table

| Expense | Typical Range | Insurance Status |
|---|---|---|
| Initial consultation (60–90 min) | $300–$600 | Usually cash-pay |
| Follow-up visits | $100–$300 | Usually cash-pay |
| Specialty labs (GI-MAP, DUTCH) | $200–$500/test | Rarely covered |
| Standard labs (thyroid, ferritin, CMP) | Varies | Often covered |
| Supplements | $50–$200+/mo | HSA/FSA-eligible* |
| Membership programs | $100–$300/mo | Usually cash-pay |

**Only when a medical practitioner recommends a supplement to treat a specific physician-diagnosed condition — confirm with your plan administrator.*