

Reimbursement Corner
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Dietitian reimbursement often focuses on services covered by Medicare or Medicaid insurance plans. I'd like to take this opportunity to address the types of health insurance plan offerings that are utilized by employed individuals or those not covered by Medicare or Medicaid.

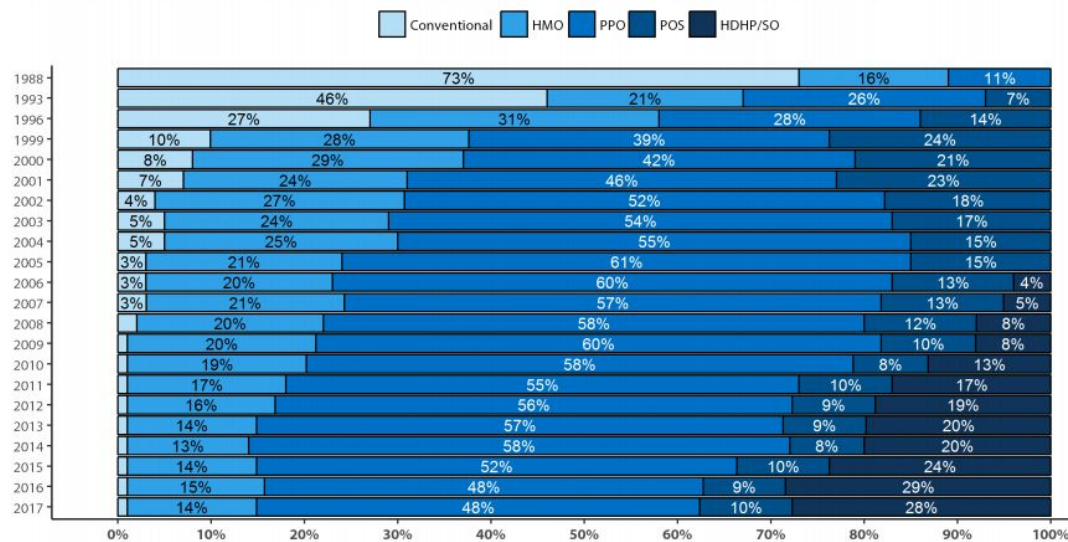
From a clinical dietitian perspective, having a general knowledge of the types of health insurance non-Medicare or Medicaid patients have may be helpful in understanding how medical nutrition therapy services may or may not be covered by insurance. That will vary, insurance carrier by insurance carrier.

The chart below from the 2017 Kaiser Employer Health Benefits Survey shows how the type of insurance plans have been changing in popularity of the last 30 years. And I've included a definition of each.

- **HDHP** – high deductible health plan has a higher deductible than a traditional insurance plan. The premium is usually lower, but you pay more health care costs yourself before the insurance company starts to pay its share (your deductible). A high deductible plan (HDHP) can be combined with a health savings account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes.
- **Point of Service (POS)** – A type of plan where you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans require you to get a referral from your primary care doctor in order to see a specialist.
- **Preferred Provider Organization (PPO):** A plan where you pay less if you use providers in the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.
- **Health Maintenance Organization (HMO):** A plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. HMOs often provide integrated care and focus on prevention and wellness.

Source: <https://www.healthcare.gov/choose-a-plan/plan-types/>. Accessed 6/01/2018.

Distribution of Health Plan Enrollment for Covered Workers, by Plan Type, 1988-2017



Source: <http://files.kff.org/attachment/Release-Slides-2017-Employer-Health-Benefits-Survey>. Accessed 6/01/2018.