Coverage for Naturopathic Services
(info as of March 14, 2012)
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1. Alaska – No Medicare. No Medicaid. No other state or county coverage for NDs. Some private entities and corporations cover NDs, such as the Native Corporations. Yes covered by BlueCross/BlueShield. Yes, NDs services are covered by private insurance companies such as Aetna, Premera, United Healthcare, etc.

2. Arizona – No Medicare, No Medicaid. Maricopa County employees can access naturopathic medicine through their insurance (Cigna). Individual companies who self-insure can cover NDs. No Blue Cross/Blue Shield coverage for NDs. Most other companies will reimburse patients at an out-of-network rate.

3. California – No Medicare, No Medicaid. There is no mandated coverage so the only coverage that patients get is reimbursement for out of network benefits through some but not all PPOs (Blue Cross usually does). Only one private insurance company (CAMPPPO) covers NDs.

4. Connecticut – No Medicare, No Medicaid. However, if the patient has a secondary insurance plan “that does participate and has naturopathic doctors listed as providers, Medicare/Medicaid will not write a Letter of Denial so that it will roll over to the patient’s secondary insurance plan.” Many private insurance companies, such as Anthem, Aetna, Connecticare, United/Oxford, CIGNA, and Healthnet, allow NDs to become Participating Providers. All Patients must check their specific insurance health plan if a specific naturopathic doctor and/or Group is listed, otherwise an ND and/or Group is out-of-network and is subject to those fees.

5. D.C. – Awaiting more details.

6. Hawaii - Awaiting more details.

7. Kansas – No Medicare, No Medicaid, No for state or county coverage, No for Blue Cross/Blue Shield, and rarely occasionally private insurance companies.

8. Maine – No Medicare, No Medicaid. Midcoast Hospital in Brunswick, Maine covers ND visits for their employees. Handlers Benefit Plan covers for Postal workers. No BlueCross/BlueShield coverage for NDs. Private insurance companies that cover ND services are Anthem, Aetna, and Cigna, as well as other insurance companies that are from out of state.

9. Minnesota – No Medicare, No Medicaid, No for state or county coverage, and No for Blue Cross/Blue Shield. Occasionally private insurance companies will cover ND services depending on the individual’s plan. HSAs (Health Savings Accounts) and FSAs (Flexible Spending Accounts/ Cafeteria Plans) can be used to pay for ND services and prescribed medications.

10. Montana – No Medicare, No Medicaid. Missoula County pays for naturopathic medical services (don’t know about the other counties). There might be a few private entities or corporations that cover ND services. Blue Cross/BlueShield pays very well on the individual policies; varies on other policies, written with specific coverages. NDs are primary care providers in MT and by law private insurance companies have to cover ND services.
11. New Hampshire – No Medicare, No Medicaid, No BlueCross/BlueShield. SchoolCare, which covers the majority of teachers/police/firefighters in New Hampshire, will be effective in July 2012. Awaiting more details.

12. North Dakota – No Medicare, No Medicaid, and no coverage in any of the other categories.

13. Oregon – No Medicare, Yes Medicaid; NDs are covered under the Oregon Health Plan which disperses Medicaid money. ND services are covered by The Breast and Cervical Cancer Prevention Program, which combines state money with Komen Foundation contributions to cover low income women in need of breast and cervical health screenings. These “well women visits” for many women end up being their primary care. Another public health program that covers NDs is the WISEWOMAN program that covers screenings for cardiovascular diseases. Also Worker’s Compensation Insurance and Motor Vehicle Accident Insurance cover NDs. Companies such as Intel and New Seasons are self-insured and cover ND services. Yes, BlueCross and BlueShield cover NDs. Many private insurance companies cover ND services such as: Aetna, ASHN, Assurant, Care Oregon, CHP, Cigna, Family Care, Great West, Health Net, Kaiser, Lifewise, My Optum, ODS, OHP, Open Card, Pacificare, Pacific Source, Providence, Regence, Reliant Behavioral Health, and United Healthcare.


15. Vermont – No Medicare; Yes, NDs are fully incorporated into Medicaid. Medicaid recognizes NDs as primary care physicians to the same level as MDs. Medicaid programs include Dr. Dynosaur (children’s Medicaid), Green Mountain Care, and VHAP (Vermont Health Access Program), and NDs are in all of these plans. All private insurers fully cover ND services, too. These include BlueCross/BlueShield, MVP Health Care, and Cigna. In addition, several self-insured ERISA plans, such as CBA and Vermont Managed Care (the University of Vermont’s Medical Center) also cover NDs fully, and recognized them as PCPs (Primary Care Providers). Additionally, Vermont’s subsidized Health Care Reform plan, Catamount, which cover people who fall in the gap between qualifying for Medicaid and affording private insurance, also cover NDs and fully recognize them as PCPs.

16. Washington – No Medicare, No Medicaid. NDs are covered under Labor and Industries for workplace injuries and have been for a long time. Naturopathic doctors are also reimbursed by motor vehicle insurers under personal injury protection and have been since at least 1987. Washington State has what’s called the Every Category of Provider Law. This states that (for insurers regulated by the insurance commissioner's office) if a service is covered for one category of provider, it must be covered for all categories of provider licensed to provide that service. It does not require EVERY provider in the category to be covered, just the category. Self-insured companies (Boeing, Microsoft, etc) are not regulated in the same way and are therefore exempt. They do however offer a plan with naturopathic coverage. NDs are covered by the local Blue Cross and Blue Shield affiliates, Premera Blue Cross and Regence Blue Shield. NDs services are covered by private insurance companies, such as Aetna, First Choice, Group Health, Cigna, and United Healthcare.

17. Puerto Rico – According to the ND in Puerto Rico, there is “only some Medicare advantage.” NDs are not covered by Medicaid. No coverage by local government
or private entities or corporations. Blue Cross/ Blue Shield has recognized some “CAM centers” which are directed by MDs. They “are working on that because that is illegal. Because of this a new bill have been introduced in the PR legislature to definitively oblige every medical insurance company to cover naturopathic medicine. Act 210 established that they need to reimburse. HR Bill 3033 will oblige them to cover.”