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INSURANCE COVERAGE FOR MEDICAL NUTRITION THERAPY

Many health insurance policies are recognizing the value of individual nutrition intervention from a registered, licensed dietitian. If your doctor has recommended that you see an RD and your insurance will not cover treatment, here's what you can do:

- Always call for authorization of treatment at the beginning of treatment. Document who you speak with and the information you are given. If services are approved, ask for an authorization number.
- Educating insurance companies may be necessary because many of the care managers have little or no knowledge of eating disorders. Facts that case managers should know include: a full course of treatment is cost-effective for eating disorders, specialized treatment for eating disorders is preferable and cost-effective, treatment of bulimia is effective, eating disorders are serious and lethal, and younger patients require intense and aggressive treatment. Good websites to check out are and ,
- Additional information and resources include the National Eating Disorders Association at www.nationaleatingdisorders.org.
- Refer to dietitian sessions as “medical nutrition therapy” or “nutrition management” or “treatment.” Insurers may not view “nutrition education” or “counseling” as medically necessary sessions.
- File the claim regardless of coverage. Even if the insurer does not cover nutritional intervention, send in the paperwork. Include your physician’s “prescription” to see an RD. Also include a letter, signed by both your doctor and RD detailing the medical need for treatment.
- If a request for services is denied, ask about the appeal process. Most plans have a formal mechanism to request a reconsideration of an adverse determination which usually starts with a peer review.
- Be persistent. Even if your claims are rejected, keep submitting new ones each time you see the RD. At the very least, each claim you file educates the insurer about the value of nutrition therapy.

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