

## Prior Authorizations

Some medications may require special authorization from your insurance company before they will pay for the prescription. There are multiple steps to a prior authorization process:

- Your pharmacy will often notify us if a prior authorization is required by your insurance company.
- We will submit the required paperwork to your insurance company.
- Insurance companies may take several days to process the request, or they may have a response regarding coverage right away.
- Canopy Medical Clinic or your pharmacy will contact you regarding the approval/denial of coverage by your insurance company.
- If your insurance denies coverage, you can still receive your medication, however you may have to pay full price.

## Labs

Canopy Medical Clinic provides numerous lab services at our facility. Depending on the lab that is completed, you may receive a bill from Canopy Medical Clinic, Sanford Health, or the lab facility in which you had lab work completed. Canopy Medical Clinic utilizes various labs in order to lower costs to patients as much as possible. If your insurance has better coverage at a specific lab, let our staff know and we can try and work with you to get lab work completed at the lab of your choice.

## Insurance Accepted

- Sanford Health Plan
- ND Medicaid
- Medica
- Aetna
- BCBS
- Medicare
- MN Medicaid
- Optum
- United
- UCare
- TriCare
- Cigna
- Healthpartners
- Anthem

Each insurance company has various plans, and all plans have different rules of coverage. It is your responsibility to obtain coverage information from your health insurance to verify status, deductible, co-insurance and coverage information. You are responsible for services not covered by your insurance.



701-264-5200  
billing@canopymedicalclinic.com  
canopymedicalclinic.com



## Medical Bills & Insurance

### FAQs and Tips





## Insurance

Health insurance can be complex and is often difficult to understand. Call your health insurance provider to confirm that Canopy Medical Clinic is a contracted provider of services for your plan. Make sure you understand your benefits and your plan coverage. The following describes common insurance terminology to help understand your coverage

**Out-of-Network:** A doctor or facility does not have a contract with your health insurance. Depending on your coverage, you may pay more for services that are out of network.

**Deductible:** The amount you pay out of pocket before your insurance will start paying.

**Coinsurance:** After a deductible is met, a percentage of costs you share with your insurance.

**Co-Payment:** After a deductible is met, the percentage of a cost covered by your insurance company.

## How is My Insurance Billed?

**Sending a Claim:** After you have received services, Canopy Medical Clinic will send a claim to your insurance company. Charges not paid by your insurance company become your responsibility.

**How do I know if my insurance paid for my services?** Your insurance company will send you an explanation of benefits (EOB). This will show you how insurance processed your claim and any balance you owe.

**When will I receive a bill?** Insurance companies usually process a claim within 2-4 weeks, however some claims are processed faster and some much slower.

**Why am I getting a bill if I have insurance?** Even with insurance, you may have unmet deductibles, co-insurance responsibilities, non-covered services or co-pays.

**What should I do if I think there is a billing mistake?** Contact our billing department:

Email: [billing@canopymedicalclinic.com](mailto:billing@canopymedicalclinic.com)  
Phone: 701-264-5200

## No Insurance?

Canopy Medical Clinic has a “self-pay” discount that uninsured patients are given. This discount is reflected on your statement. This discount is funded by state and federal grants/funding.

## Payment Options

We offer numerous ways to pay your balance:

- Pay your balance **in full** when you receive your statement. Payments can be made on the patient portal, via text, in-person, or over the phone.
- At your first appointment, we offer all individuals the option of putting a **credit card on file**. Your card will be charged when you have a balance.
- Payment Plans can be arranged for Canopy Medical Clinic to automatically charge your credit/debit card a certain amount once per month. Payments will be continued until your balance is paid.

## More Info

A complete copy of Canopy’s Insurance and Financial Policies can be found on our website:  
[canopymedicalclinic.com/forms](http://canopymedicalclinic.com/forms)