

Does Your Health Insurance Plan Cover Nutrition Counseling?

Diet is an important part of our overall health. Doctors often recommend changes to diet as a way to manage or to improve a patient's health conditions like high blood pressure, diabetes, or a metabolic disorder. Dietary changes can also be part of the treatment plan for people with chronic illnesses, eating disorders, or certain types of cancer. But it can be hard to figure out what diet changes to make and how to make those changes. The good news is that there are diet and nutrition professionals who can help, and they might even be covered by your health insurance plan.

To get started, you'll need to figure out what your health insurance covers. By answering a few key questions about your insurance plan, you can get the support you need at the lowest out of pocket cost.

Where can I find the information about what my plan covers?

Here are a few sources to consult to find out exactly what is covered under your specific plan:

1. Your **Evidence of Coverage**. This is a document provided by the insurance company when you enroll. It provides all the details for what services are covered under your plan. If you have an electronic copy, try searching (using Ctrl + F for Windows or Command + F on a Mac) for words like *diet*, *nutrition*, and *dietitian* to help you find the correct section.
2. Your **Health Insurance Company**. Most health insurance companies have online portals and phone numbers customers can use to get information about benefits which you can use to ask questions about coverage. Ask what dietary or nutritional support services they offer.
3. Your **Human Resources or Benefits Office**. If your insurance comes from your employer, you might



A person receives guidance on nutrition and nutrition labels from a nutrition professional. Adobe Stock photo.

have someone at work who manages the health insurance benefits. They may be able to answer questions about what is covered under your health insurance plan. Ask what dietary or nutritional support services are offered.

Which providers are covered under my plan?

There are many people out there who provide nutrition or diet advice. Often, insurance plans will be specific about who is covered by the plan and what, if any, certifications they must have. You might see a couple of common terms to refer to these professionals. They are *dietitian* and *nutritionist*.

What Is The Difference Between a Dietitian and a Nutritionist?

A **Dietitian** (also called a Registered Dietitian Nutritionist or RDN) is a credentialed healthcare professional. Dietitians typically must have a bachelor's degree from an accredited institution and must complete a

dietetic internship program. These internships require over 1,000 hours of supervised experience in several different nutrition fields. Dietitians can help diagnose and treat illnesses in clinical settings by applying Medical Nutrition Therapy in collaboration with other health professionals. Dietitians often work with individuals experiencing chronic illnesses (like diabetes or high blood pressure) or eating disorders. They may also work with those who have other medical conditions with symptoms that can be improved or managed with a more specific diet or meal planning. Dietitians may also offer recommendations that are not directly related to diet. These additionally lifestyle changes, like increasing physical activity or improving sleep habits, can also improve health outcomes.

For Marylanders who are looking for a dietitian, the Maryland Academy of Nutrition and Dietetics has a helpful search tool at <https://www.eatwellmd.org/page/find-a-registered-dietitian>. If you live outside Maryland, the Academy of Nutrition and Dietetics has a similar search tool at <https://www.eatright.org/find-a-nutrition-expert>.

A **Nutritionist** typically works with individuals or populations to educate them about nutrition, food, and health. In some states nutritionists are certified professionals, but in other states there is no specific education or training required for someone to call themselves a nutritionist. In Maryland, a Licensed Dietitian Nutritionist (LDN) is a person who has met certain qualifications and can provide some types of nutrition care. A nutritionist might focus on food behavior (like meal planning) rather than diagnosing or treating an illness. They may work alongside other professionals to help individuals or families with their nutrition. Nutritionists may have a variety of backgrounds and educational experience, and offer a variety of services. Check with your health insurance company to see who is covered under your plan. They may require a specific level of certification and will not cover providers that do not have that credential. The most important thing to keep in mind is that you should be comfortable with the professional you choose.

Insurance Factors to Keep in Mind

When you are finding a diet professional to work with, there are a few additional insurance factors to keep in mind. These factors generally relate to the way your health insurance plan works, as it can affect which



The term “health insurance” is often related to other aspects of life, such as money, food, medications, medical providers, an ambulance, and medical documents. Adobe Stock image.

providers you can see and what you might need to do before you can make an appointment.

1. **In-network and out-of-network.** Most health insurance plans have an established "network" of providers. *In-network* providers are usually healthcare providers who have contracts with your insurance company. Some plans will only cover in-network providers, so it is important to know which providers are in your plan’s network. Other plans will cover *out-of-network* providers, but these are generally more expensive than an in-network provider. To keep out of pocket costs low, make sure you are seeing an in-network provider.
2. **Referrals.** Some health insurance plans require you to have a *referral* in order to see a specialist. A referral is usually a letter (or some sort of form) from your Primary Care Provider (PCP) saying that your PCP feels you need to see a provider with a more specific focus, such as nutrition. Find out if your plan requires a referral by contacting your health insurance company. If it is required, visit your PCP first.

What about the cost?

Figuring out how much it will cost to get professional nutrition support can be tricky. Insurance costs are often confusing, as you may pay different parts of the cost at different times. To get an idea of the cost, be sure to ask a few questions:

1. **“How does my health insurance plan cover nutrition support?”** Specifically, check to see if your plan covers your visit with a professional or offers some other type of program. Some plans offer wellness programs that are designed to help people prevent or manage chronic diseases. Often these programs are available at no cost. If you do not have access to a specific program, then consider scheduling visits with a specialist (like a dietitian).
2. **“What is my specialist copay?”** A *copay* is a set amount of money that you pay each time you go to a healthcare provider. Typically, there are different copay amounts for your regular doctor, specialists, urgent care, and for the emergency room. Check with your insurance company or your insurance card to determine your specialist copay. You should be prepared to pay that amount at the office for each visit.
3. **“Have I met my deductible for the year?”** Health insurance plans typically have a *deductible*, which is an amount you must pay out of pocket, each year, before your insurance company starts to pay. If you haven't met your deductible, you should be prepared to pay up to that amount for any additional costs (like exam costs, costs for medical tests, or other costs for the visit).

Finally, be sure to keep records of your visits. Typically, the professional you work with will help you identify areas for change in your eating habits and lifestyle. Create a file where you can keep any notes you take, documents they share, or other information that will help you take their suggestions for how to change your eating habits and how to use them in your daily life. Place in the file any bills or other communications you get from your health insurance company to make sure that the bills you receive are correct.

Working with a nutrition professional can be an important part of maintaining your health, and your health insurance can help you afford this assistance. Check with your health insurance to see what your options are and take advantage of any plans that you feel are right for you.

For More Information

Academy of Nutrition and Dietetics. (n.d.). *About RDNs and NDTRs*. EatRight.Org. <https://www.eatright.org/about-rdns-and-ndtrs>

Centers for Medicare and Medicaid Services. (n.d.). Glossary of Health Coverage and Medical Terms. <https://www.cms.gov/CCIIO/Resources/Files/Downloads/downloads/uniform-glossary-final.pdf>

Maryland Academy of Nutrition and Dietetics. (n.d.-b). Maryland Academy of Nutrition and Dietetics. <https://www.eatwellmd.org/page/top-10-reasons-to-consult-with-an-rdn>

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