[INSERT DATE]

To Whom It May Concern:

I am writing you today because I would like naturopathic doctors (NDs) to be covered through my health insurance plan, [insert your health insurance company name and plan (example: Aetna PPO)].

Naturopathic doctors are trained, licensed and credentialed primary care doctors in California. They emphasize prevention and personalized treatment, and use the same CPT codes for insurance billing purposes as other primary care doctors. I would like my health insurance plan to treat visits to a naturopathic doctor the same as visits to any other licensed primary care doctor in California, and cover the same services – not new services – that are currently covered during visits to a medical or osteopathic doctor.

Attached is a series of documents that summarize the existing research on the effectiveness of naturopathic medicine in treating chronic diseases, the cost effectiveness of naturopathic medicine compared to common conventional treatments, patient satisfaction with naturopathic doctors, and the primary care provider shortage in California. There is also information on what services NDs are licensed to perform in California, CPT codes they use, and the national safety record of practicing NDs. If you have any questions when reviewing these materials or would like additional information, you may contact the California Naturopathic Doctors Association (contact information below).

A number of California companies have successfully contracted with their health insurance plan carriers to cover naturopathic doctors in-network. Notable examples include Parker-Hannifin, a global engineering firm with several locations in southern and northern California, and Providence Health & Services, a hospital and physician group that employs nearly 8000 southern Californians.

Large insurance carriers in eight states currently cover naturopathic doctors. The attached “Primary Care Provider Crisis” (orange) document shows which states and insurance companies include NDs as in-network providers.

There has also been legislation at the federal level that recognizes a patient’s right to receive health care from the licensed provider of their choice. Section 2706 of the Affordable Care Act, titled “Non-Discrimination in Health Care,” states that insurers “shall not discriminate with respect to participation under the plan or coverage against any health care provider who is acting within the scope of that provider's license or certification under applicable State law.” Last July, the author of that clause, Senator Tom Harkin, further clarified the intent of that language:

“Section 2706 of the ACA prohibits certain types of health plans and issuers from discriminating against any healthcare provider who is acting within the scope of that provider’s license or certification under applicable State law, when determining networks of care eligible for reimbursement. The goal of this provision is to ensure that patients have the right to access covered health services from the full range of providers licensed and certified in their State.”

Movement to include naturopathic doctors in insurance plans is happening at the local, state and federal levels. My naturopathic doctor provides primary care for me and my family that has been shown to be effective, safe, personalized and prevention-oriented. NDs are licensed and trained to provide primary care in our state. Please update your health insurance plans’ policies to reflect this, and allow me to see the licensed health care provider of my choice without undertaking an additional cost burden. This issue is important enough to me that I would switch plans if another company offered coverage for NDs – please act now!

For more information on naturopathic medicine, visit <http://www.calnd.org/insurers>.

You may also contact the CNDA at any time with questions: (310) 670-8100 or coordinator@calnd.org.

Sincerely,

[Your name]

[Phone number and/or email address]