

The Acupuncture Clinic

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Soldotna - Anchorage - Valdez

Patient Name: _____ **Date:** _____

How to Determine Your Insurance Benefits for Acupuncture

1. Call the toll free # for customer service on your insurance card. Select the option that will allow you to speak with a customer service representative, not an automated system.
2. Ask the customer service representative to quote your Acupuncture benefits in general. These are frequently termed rehabilitation benefits and can sometimes include physical therapy, occupational therapy, speech therapy, and chiropractic. You may need to ask for a specific CPT code 97810 or 97811 (Acupuncture Treatment) and 97813 or 97814 (Acupuncture Electrical Stimulation). These are commonly billed for acupuncture.

What YOU need to know:

- Do you have a deductible for Acupuncture? _____ If so, how much is it? _____ How much has already been met? _____
- What percentage of reimbursement do you have? (60/40%, 80/20%, 90/10%, are all common)?

- **OR** what co-pay do you have? (\$25, \$30, \$50 are common) _____
- Does your policy require pre-authorization or a referral on file for Acupuncture services? _____
- Is there a \$ limit or visit limit per year? _____

What this information means:

- A deductible must be satisfied before the insurance company will pay for therapy/ treatment. You may owe more money to satisfy the deductible.
- The reimbursement percentage will be based on your insurance company's established "reasonable and customary/ fair price" for the service codes rendered. The price will not always match the charges billed.

The worksheet was created to assist you in understanding your benefits and is not guarantee that the insurance company will pay. You are ultimately responsible for services billed.