Insurance Coverage of Acupuncture

Currently, many health insurance plans are covering acupuncture.   Check with your insurance provider directly to find out if acupuncture is covered under your plan.  When you call your insurance company, make sure you have your insurance card in front of you. Here is a guideline to assist you in gathering the information needed to determine coverage:

Date of call: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of representative spoken to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reference number for this phone call: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Does my plan cover acupuncture?

 If yes, does it cover my condition?

2. How many acupuncture treatments (per calendar year) will my plan cover? When does my calendar year end?

3. Is there a deductible that applies to me? What is the deductible? How

 much of the deductible have I already met?

4. What is my co-pay for an acupuncture appointment?

5. Does my plan require an MD to perform the acupuncture?

6. Do I need a referral from my primary care physician?

7. Does my plan require pre-authorization **before** treatment?

8. Does my plan require re-authorization **after a specific number** of treatments? And if so, **after how many** treatments?

9. What is the phone number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 the fax number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 or address:

 that I should sent reports, authorization requests and claims?

If your insurance company does not cover acupuncture, your FSA or HSA may reimburse you for acupuncture treatments. If they do, I can create a super-bill for you to submit to them.