**YOUR PLAN COVERS ACUPUNCTURE…SORT OF**

After reviewing your insurance benefits, it appears that you have an unlimited number of acupuncture visits, which would normally exciting in terms of healing. However, there appears to be a glitch with your plan which needs to be addressed with your HR or insurance department.

On several self-funded plans through employers we have seen a few plans (yours included) that only pay for acupuncture “in lieu of anesthesia,” which, in practical purposes, is useless — unless you are having surgery and honestly, I do not know of anywhere in the U.S. that’s going to facilitate such a request. Essentially, you have acupuncture benefits you will never be able to use.

**What does acupuncture in lieu of anesthesia mean?** Acupuncture in lieu of anesthesia generally refers to acupuncture being used as an alternative to anesthesia for a surgical or dental procedure covered under the health benefits plan, and the health care provider administering it is a legally qualified physician practicing within the scope of his/her license. We are unaware of any practitioners providing these services, or any facilities allowing them.

**Is acupuncture really an alternative to surgical anesthesia?** It must be clearly understood that acupuncture does not produce conventional surgical anesthesia. In no instance is sensation totally abolished or consciousness disturbed, thus, acupuncture anesthesia is a misnomer. There is considerable evidence, however, that acupuncture affects the pain experience, and over time and with significant research, acupuncture has proven itself to be a powerful modality for pain management as well beneficial for a multitude of other health conditions. It is not however, in my professional opinion as an acupuncture physician, a viable substitute for surgical anesthesia.

**Why would my employer do this?** The odds are, your employer didn’t make the decision the offer their employees acupuncture, but only in lieu of anesthesia, though your insurance carrier will likely tell you differently if you call and ask about this restriction.

One theory on how this unusual benefit is added into a plan, is that during the process of adding acupuncture into a plan, if an employer fails to specify what, if any, restrictions they want on acupuncture coverage, the insurance carrier will offer to ‘just use the standard benefits.’ Since many employers do not understand acupuncture, let alone how it’s usually performed or billed, they might simply reply ‘ok’ and trust their employees are being taken care of. Maybe in lieu of anesthesia is what the employer wanted; however, I cannot imagine an employer adding a benefit only to make it so restrictive it can likely never be used.

The issue here seems to be one of a failure of your employer to define the details of the acupuncture coverage when adding this benefit to your plan, combined with your insurance carrier failing to explain to your employer that when agreeing to “boilerplate” or “standard acupuncture coverage” they are actually agreeing to coverage that is anything but standard.

**What can I do about it?** Unfortunately, this is a conversation that must happen between your employer and insurance carrier. However, your employer cannot fix a problem if they are unaware of it.

We feel confident this is not (hopefully not) how your employer wanted your benefits to be applied. It’s likely they are unaware of the situation and would fix it (or try) if they were aware of the issue. Afterall, it’s not only you that isn’t getting a product you’re paying for; neither is your employer.

This is where you come in. Calls and emails to your HR department need to occur to get the ball rolling. Keep us updated on your progress and let us know if there is anything we can do to help. We will be happy to work with your employer to modify the current acupuncture benefits guideline to coincide with standard acupuncture plans currently on the market.