

Questions to ask your insurance company before your first visit/at the beginning of the year:

Getting the following answers from your health insurance company will give you a much better idea as to whether you are truly covered or not. Just because your insurance says you are “covered” for a service, it does not necessarily mean you will not have to pay anything out of pocket (due to deductibles or other hidden restrictions). Some insurance companies like to claim acupuncture is included in their plans but in reality have odd restrictions such as covering you for acupuncture only if you have nausea and vomiting after a surgery and nothing else. So do your best to get accurate information and **realize that even if your insurance company says you are covered, it is possible you will still owe fees to the practitioner at a later date because of unforeseen restrictions or because they will not cover it in full.**

Even if you are only interested in acupuncture, ask about naturopathic coverage as well as manual therapy—it gives you much more flexibility with your scope of care—many more options for treatments and longer session times if necessary.

	Do I have coverage for this service?	How many visits am I allowed per year?	² Is there a deductible?	Do I have a copay?	Are the visits covered in full?	³ Are there any diagnosis restrictions?	⁴ Are there any dollar or calendar limits?	Do I need a referral from my primary care doctor?
¹ Acupuncture (done by a <i>licensed acupuncturist</i>)	<input type="checkbox"/> yes <input type="checkbox"/> no	# of visits _____ or <input type="checkbox"/> unlimited	<input type="checkbox"/> no <input type="checkbox"/> yes - how much is it? \$ _____	<input type="checkbox"/> no <input type="checkbox"/> yes - how much is it? \$ _____	<input type="checkbox"/> yes <input type="checkbox"/> no - what percentage is covered? _____ %	<input type="checkbox"/> no <input type="checkbox"/> yes – restrictions: _____ _____ _____	<input type="checkbox"/> no <input type="checkbox"/> yes - how much? \$ _____ what is the time frame? _____	<input type="checkbox"/> yes <input type="checkbox"/> no
Naturopathic	<input type="checkbox"/> yes <input type="checkbox"/> no	# of visits _____ or <input type="checkbox"/> unlimited	<input type="checkbox"/> no <input type="checkbox"/> yes - how much is it? \$ _____	<input type="checkbox"/> no <input type="checkbox"/> yes - how much is it? \$ _____	<input type="checkbox"/> yes <input type="checkbox"/> no - what percentage is covered? _____ %	X	<input type="checkbox"/> no <input type="checkbox"/> yes - how much? \$ _____ what is the time frame? _____	<input type="checkbox"/> yes <input type="checkbox"/> no
Manual therapy (97140)	<input type="checkbox"/> yes <input type="checkbox"/> no	# of visits _____ or <input type="checkbox"/> unlimited	<input type="checkbox"/> no <input type="checkbox"/> yes - how much is it? \$ _____	X	X	X	X	X

Extra question for Regence and Premera patients: Is pre-authorization required for acupuncture or manual therapy? yes no

PLEASE NOTE: If payments go to you the patient, you must keep an eye out for mail from your insurance company and bring in the checks and the attached paperwork to the clinic once they come in.

1 Some insurance companies only cover acupuncture done by an MD and not a licensed acupuncturist

2 Some insurance companies require a high deductible such as \$3000 or more which means in reality you don't really have coverage since you might be paying out of pocket all year before they will start to take over and pay on your behalf

3 In other words, are you only covered for certain conditions (for example, am I only covered for acupuncture if it's related to anesthesia, or only headaches, etc...)?

4 Your insurance company might cap the amount they are willing to pay out (dollar limits) which is an indirect way of limiting your visits or they might say you have unlimited visits but only for two months and after two months is up you are no longer covered (calendar limit).