

Questions to ask your health insurance company before your first visit/at the beginning of each 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. Many insurance companies like to claim acupuncture is included in their plans but in reality have lots of 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, please ask about naturopathic coverage as well—it gives you much more flexibility with your scope of care—many more options for treatments and longer session times if necessary.

¹Am I covered for acupuncture done by a *licensed acupuncturist*?

yes no

How many acupuncture visits am I allowed per year?

of visits _____ or unlimited

²Have I met my deductible?

yes no- how much is my deductible? \$ _____

Do I have a co-pay?

yes- how much is it? \$ _____ no

Are the visits covered in full?

yes no- what percentage is covered? _____%

Are there restrictions on the diagnosis/am I only covered for certain conditions (for example, am I only covered for acupuncture only if it's related to anesthesia or only headaches, etc...)?

no yes- restrictions: _____

³Are there any dollar or calendar limits to my coverage?

no yes- how much is it? \$ _____ what is the time frame? _____

Do I need a referral from my primary care doctor?

yes no

Do the payments go to me or the provider?

me (the patient)* provider

*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.

Do I have naturopathic coverage?

yes no

How many naturopathic visits am I allowed per year?

of visits _____ or unlimited

Have I met my deductible?

yes no- how much is my deductible? \$ _____

Do I have a co-pay?

yes- how much is it? \$ _____ no

Are there any dollar or calendar limits to my coverage?

no yes- how much is it? \$ _____ what is the time frame? _____

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 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)