ACUPUNCTURE NORTHWEST & ASSOCIATES

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Acupuncture Insurance Benefits Questionnaire

Do I have a deductible (the amount that you have to pay before your insurance begins to pay)? How much is it?

Is acupuncture covered before or after my deductible has been met?

Is my acupuncturist in network?

Stephanie Gianarelli	NPI: 1932253846	Andrea Iwi'ula	NPI: 1053454397
Matthew Ferguson	NPI: 1265582704	Lucas Hedrick	NPI: 1952527145
Krissy Rock	NPI: 1164745980	Hefei Liang	NPI: 1174161616

Not in network?

If your provider isn't in network, do I have out of network benefits? Ask them all of the same questions, like: how many visits do I get? And, do I have an out of network deductible (it's usually different deductible)? **You can use your HSA card for acupuncture if your insurance isn't going to cover it.**

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What amount will I be responsible for after the insurance has been billed?

We won't know until we bill your visits but (besides deductible) here is a way to get an idea how much each visit will cost you:

Do I have a copay?

- Is it an office visit copay (an office visit is billed on the first visit or when you haven't been in the office recently or when you are being seen for something new)?
- Or is it a medical copay (that I pay each time I get acupuncture)?

Or do I have **co-insurance** (you pay a percentage of what is billed, like 20%, which is often about the same amount as a copay)?

Secondary insurance policy?

Please note, to bill a secondary policy, your provider must be in contract with both your primary and secondary policies.

Open **PIP claim** (auto accident) related to your intended acupuncture treatment? If yes, please note, we DO NOT bill third party automotive insurance policies. If we will be billing your personal policy, please note that once PIP benefits have been exhausted any remaining balance is your responsibility.

Open L&I claim (work injury)?

- The only diagnosis code that L&I covers is low back pain and we are NOT L&I providers.
- Please note that your primary insurance carrier may not cover acupuncture regardless of benefits due to the open L&I claim if you are getting treated for that injury.

In closing, if you think your insurance will cover your acupuncture then we are happy to bill your visits for you. We will wait for you to pay until we hear back from your insurance. The insurance usually takes 3-4 weeks to get back to us (although sometimes it is longer) and we send out statements once a month, so it could be a while before you get a bill from us. Feel free to ask your provider if we have heard from the insurance yet.

We offer this form to help you understand your acupuncture benefits. Insurances can be tricky and we may have missed a crucial question to ask! Use this (not definitive) guideline and know that even if you get all the answers you want, the insurance company may still deny your claims. It can be frustrating but hopefully this form makes it slightly less so.

> *With love, the Acupuncture Northwest team Updated October 2022*