Acupuncture Insurance Benefits Questionnaire

This form is to be used to call your insurance company to get your insurance benefits. Their number should be on the back of your insurance card.

Name: Date:

Name of Insurance: Effective Date of Insurance:

When does my plan year begin (usually January 1st but not always):

Do I have acupuncture benefits (CPT codes for acupuncture are 97810 and 97811 and electroacupuncture are 97813/97814)?

How many acupuncture visits per year? Or a $ amount?

Is the acupuncture benefit combined with any other services, like chiropractic or massage?

Laser and LED are NOT covered by insurance. They deem it experimental.

Do I need a referral from a doctor?

Do I have acupuncture benefits for what I want to be seen for? It's not enough to have acupuncture benefits, your insurance also have a list of diagnoses that they will and won't cover acupuncture for. This is where the problem often lies.
Here are some typical ICD-10 diagnosis codes:
Fertility: N97.9
Low Back Pain: M54.5
Recurrent Pregnancy Loss: N96
PCOS: E28.2
State of Emotional Stress: R45.7
Fatigue: R53.83
Just type into a search engine: ICD-10 for _____ and you will get a diagnosis code.

For example: When you call your insurance company, you will say: I want to get acupuncture (CPT 97810/97811) for fertility (ICD10 N97.9).

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

- How much is it?
- Is it for Acupuncture?
- Is it for an office visit (which you will have on your first visit and any follow up visits where you come in for something completely different or you haven't been in in a long time).
    - CPT 99202 or 99203 or 99212 or 99213

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

Is my acupuncturist in network? This is their national provider number. Ask the insurance specifically about the provider you are going to see.

Stephanie Gianarelli	NPI: 1932253846	Stephanie Summers	NPI: 1265366033
Nancy Sherman	NPI: 1649232836	Jodie Scott	NPI: 1063696896
Matthew Ferguson	NPI: 1265582704	Lucas Hedrick	NPI: 1952527145
Hefei Liang	NPI: 1174161616	Kelsey Pollard	NPI: 1912881251
Mark Elgee	NPI: 1447384292	Amanjeet Sahota	NPI: 1669172318

We also have a group NPI number and that is: 1497153597 (sometimes the insurance will use this number for the group).

Who takes what insurance:
Aetna: All providers
First Choice: All providers except Lucas Hedrick
Kaiser Core: All providers (except Lucas Hedrick, Stephanie Summers)
Kaiser PPO: All providers (except Lucas Hedrick, Stephanie Summers)
PIP (car accident insurance): All providers
Premera Blue Cross: All providers
Regence Blue Shield: All providers
Triwest: All providers (except Lucas Hedrick, Stephanie Summers)

We DON'T take:

- Apple Care
- Cigna
- Humana
- Medicare
- TriCare (they don't cover acupuncture)
- United Healthcare

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.

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 and we are in network with your plan 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
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