## **Checking Your Insurance Coverage**

It is important to understand your benefit plan with your insurance provider. Use this guide when discussing your Acupuncture benefits with your insurance company. We are not able to manage each individual patient's insurance, as you are the customer in contract with them. Please call the Customer Service number on the back of the card before your appointment and follow the prompts for Benefits/Eligibility. If Acupuncture is not covered by your insurance, we offer discounted cash rates for payment at the time of service.

Do I have Acupuncture benefits? Yes No

Does my Deductible need to be met before benefits are covered? Yes No (If it applies, this is the amount you will pay this year before insurance covers the cost and you pay a co-pay or co-insurance.)

Deductible Amount: \$ How much has been met: \$

Out of Pocket Max: \$ How much has been met: \$

(This is the max amount that you will have to pay out of pocket for the year.)

## Co-pay or Co-insurance amount: \$

(If

you have a deductible that applies first, then that must be met before the co-pay or co-insurance applies. A co-pay is a fixed amount that a patient must pay. A co-insurance is a a percentage of the visit that the patient is responsible.)

## Is Pre-Authorization or a Referral required? Yes No

(Some insurance companies require a pre-authorization or referral before treatment can begin.)

Is there an alternative care benefit max? Yes No.

If yes, how much has been met: \$

Visit Limit: How many met:

Is acupuncture a combined benefit with chiropractic, massage, or naturopathic? Yes No

(Some insurance companies have a max dollar amount that can be spent or a certain number of visits on alterative care such as naturopathic, chiropractic, acupuncture, or massage.)

## Are there any limitations or exclusions?

(Some insurance companies only cover specific symptoms such as pain, nausea, etc.)

Is my Within practitioner listed as In-Network? Yes No
If not, do I have Out-Of-Network Acupuncture benefits? Yes No
Representative Name:
Reference number for call:
Date of Call: