

How to Verify If You Have Out-of-Network Acupuncture Insurance Coverage

To ensure that your plan provides acupuncture benefits for out-of-network providers and get the specific details of those benefits, please call your insurance company using the number on the back of your insurance card and follow the instructions below:

Ask for benefits/eligibility. Tell the phone representative that you're calling to check on your personal insurance benefits for acupuncture services.

Then ask the following:

1. Do I have out-of-network benefits for acupuncture? Yes/No If No, please be aware that I provide a 20% time of service discount off my usual fees for patients who don't have insurance.

2. Do I have a deductible to meet first before my insurance kicks in? Yes/No

If No, skip to question 4.

If Yes, how much is it? \$ _____ If you have a deductible, this must be met before the co-insurance applies.

3. If I do have a deductible to meet first, how much of my deductible do I still have to meet this year?

\$ _____

This is the amount you will pay out of pocket this year before services are covered. Note: your deductible amount is renewed each year.

4. What is the date my insurance policy renews each year? _____

5. What is my co-pay or co-insurance? _____

6. Do I have an additional co-pay for an office visit? _____

7. Is a referral required from my primary care physician? Yes/No Is any other pre-authorization required? Yes/No

Notes: _____

8. Do I have a maximum number of visits, or a maximum dollar amount for this service each year?

Yes/No If Yes, write the amount here: _____

Write down the name of the representative that assisted you: _____

His/her direct phone number: _____ Date/Time Called: _____

Ask for and record a call reference number (which is how insurance companies document information provided to callers): _____