

## Template for talking to Insurance about Acupuncture Coverage

This is a guide to help you talk with your insurance company about any acupuncture coverage you may have. Please call the Member services number on your insurance card before your appointment. Follow prompts to Benefits/Eligibility.

Insurance Representative Name: \_\_\_\_\_ Date of call: \_\_\_\_\_  
Reference number for this call (often given at end of call) \_\_\_\_\_

Do I have acupuncture benefits? Yes No

If you do not, we offer discounted rates for time of service cash payments.

Does my deductible need to be met before benefits are covered? Yes No

(If so, this is the amount you will pay this year before insurance covers the cost & you pay a co-pay or co-insurance)

Deductible amount: \$ \_\_\_\_\_ How much has been met: \$ \_\_\_\_\_

Out of pocket maximum: \$ \_\_\_\_\_ How much has been met: \$ \_\_\_\_\_

(This is the maximum amount 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 copay or coinsurance applies. A co-pay is a fixed amount the patient pays. A co-insurance is a percentage of the visit for which the patient is responsible.)

Is a Referral or pre-authorization required? Yes No

(Some require this before treatment can begin.)

Is there an Alternative care benefit Maximum: Yes No

Amount: \$ \_\_\_\_\_ How much has been met? \_\_\_\_\_

Is there a visit limit? \_\_\_\_\_ How many have been met? \_\_\_\_\_

Is acupuncture a combined benefit with Chiropractic, massage or Naturopathic? Yes No

Are there Limitations or exclusions? \_\_\_\_\_

(Some insurances only cover specific symptoms such as pains, nausea, etc.)

Is Atty Zschau (aka Patricia) an In-Network practitioner? Yes No

If not, do I have out-of-network benefits? Yes No

