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INSURANCE VERIFICATION

ATX Acupuncture is an out-of-network provider for all insurance plans. Insurance coverage for acupuncture treatments varies widely from one plan to another—even among plans offered by the same company. Many plans offer 100% coverage for acupuncture, others have limited or no coverage. We will be happy to verify what coverage your insurance provides for acupuncture treatment. If acupuncture is covered by your plan, we may be able to bill your insurance directly for the cost of your treatments. In some cases, we may have to provide you with the forms you need to submit to your insurance provider for reimbursement. Please note that you will be responsible for any portion of your bill that is not reimbursed by your insurance.

While we will verify your coverage for you, we also request that you contact your insurance provider before treatment to clarify, **for yourself**, your specific plan's reimbursement policies. Please understand that we file acupuncture insurance claims as a courtesy to our patients. We do not have a contract with your insurance carrier—YOU do. We are not responsible for what benefits they pay on a claim; we can only assist you in estimating your portion of the cost of treatment.

QUESTIONS TO ASK OF YOUR INSURANCE PROVIDER:

(The phone number for member services should be on your insurance card.)

We recommend that you write down the date, time, and name of the person with whom you are speaking.

- Do I have acupuncture coverage on my policy?
- How many visits are covered per calendar year? Are there annual dollar limits?
(Ex: some policies limit to 12 visits or \$1,000/yr)
- What is the rate/percentage of reimbursement for acupuncture treatment?

- Must my acupuncturist be in-network, or does my policy allow treatment from an out-of-network provider?
- Do I need a referral from an MD or PCP to get coverage?
- What is the co-pay, if any? Is it a percentage or a flat dollar amount?
- Does acupuncture apply to my deductible? If so, have I met it?
- Does acupuncture coverage only apply for certain conditions/diagnoses?
 - If so, what are they?
- Does acupuncture coverage only apply for certain CPT codes?
(These are codes we use for diagnoses. The person you're speaking with should know what you're asking.)
 - If so, what are they?
- Are there any licensing restrictions on who can perform the treatment?
(As backwards as it sounds, some plans will only cover acupuncture provided by someone who isn't a licensed acupuncturist—an MD, for example.)

Before you hang up, be sure to ask them if there is anything else they can suggest to help the process go smoothly. Congratulations for taking responsibility for your health and health care!