

Is acupuncture covered by insurance?

By: Diane Joswick, L.Ac., MSOM

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The good news is that yes, many insurance companies now offer policies that cover acupuncture and related services performed by an acupuncturist.

Does my insurance cover acupuncture?

You can find out if your insurance provides acupuncture benefits by calling your insurance company's patient information or benefits line. This number can be found on your insurance card.

If your insurance provider does cover acupuncture, here are **a few questions** that you can ask to determine your eligibility and coverage:

1. How many treatments do I get?
2. How much does the insurance company pay?
3. What is the normal co-pay for acupuncture from a preferred provider? (This is the amount you would pay out-of-pocket for each visit to a practitioner on their provider list.)
4. What percentage will I pay for out-of-network practitioners? (This is the amount you would pay out-of-pocket for each visit to a practitioner who is NOT on their provider list.)
5. Who must provide the acupuncture?
6. Will I need a referral from an MD to see the acupuncturist?
7. What is my deductible?
8. What conditions are covered for acupuncture? (Many plans only cover the treatment of pain)

What are Affinity Programs for acupuncture?

If you don't have benefits, you may have what's called an "affinity program". This is an arrangement that the insurance company has with certain acupuncturists to offer their members treatments at a discounted price (usually 20% to 40% discount off regular price).

Do Medicaid and Medicare cover acupuncture?

At this time, Medicaid and Medicare do not provide coverage for acupuncture.

The California MediCal program offers limited coverage when you see an acupuncturist that is a MediCal provider.

Is acupuncture a treatment option after a car accident?

If you have suffered a personal injury in an auto or motor vehicle accident, your or the other parties car insurance will pay for acupuncture treatments.

How do I bill the insurance companies for acupuncture?

While more and more acupuncturists are signing up to become acupuncture providers for insurance companies and handle all the paper work involved in billing, it is common for practitioners to be paid in full and provide patients with the information they will need to file a claim for reimbursement themselves.