Peace of Zen

Japanese Acupuncture & Traditional Chinese Medicine

INSURANCE COVERS ACUPUNCTURE!!!

It is often unknown and even surprising to patients when they learn that they may have acupuncture coverage as part of their insurance plan!

In the past 10-15 years acupuncture insurance coverage has become more common and is now included within many plans. With public demand and the proven effectiveness of acupuncture, the insurance industry can no longer turn a blind eye to this ancient form of healing only recently discovered in the West. With that said, all plans do not cover acupuncture and some stereotypes do not hold true. Medicare and Medicaid will not presently cover acupuncture, having a PPO is not an immediate guarantee for coverage and having an HMO not an immediate denial. PPO's generally cover acupuncture more often than HMO's, but some HMO's or third party groups are increasingly covering acupuncture. Considering the high cost of medications, medical testing and surgeries why would insurance companies not advocate for giving patients a more affordable and safer option. Acupuncture is a viable choice when looking for healthcare alternatives.

There are many important questions to ask when calling your insurance company to verify acupuncture benefits. My office provides this verification service free of charge. When providing my office with your insurance information we ask that you copy the front and back of your healthcare card, along with your date of birth and phone number, and fax that information to my office at 951-429-3679. We will generally have a reply for you within 24-48 hours. Patients can also call their insurance company themself. Our experience has shown that going on line to review your benefits can be accurate but is not always 100% precise. We often must rely on the EOB (explanation of Benefits) to fully learn your acupuncture coverage. When deciding to call an Insurance company yourself the following questions are imperative.

1. Do I have acupuncture coverage on my plan?
2. Do I have a deductible and if so, what is it?
3. Has any of my deductible been met? (If your deductible has not been met you will need to pay out of pocket until it is met).
4. Do I have a co-pay and what is it?
5. Is my plan a calendar year or 12 month plan. (Knowing when your plan resets may be important in deciding when to begin treatment or in knowing how many visits you have left before the year expires. Patients will often have 20 visits remaining on their plan with only three months remaining in the year. Why not use up the visits you are entitled to, and have already paid for as part of your monthly premiums).
6. How many visits to I have on my plan?
7. How many visits do I have left? (This is important as some plans group the total number of acupuncture visits along with chiropractor and physical therapy visits. If you have seen other providers you may have less visits remaining).
8. What sort of conditions does my plan cover?
   (Most plans cover a broad scope of conditions but some plans may only cover a select few diseases. Insurance plans that cover acupuncture will always cover pain conditions, but may not cover things like weight-loss, stop smoking, digestive or emotional disorders. I recommend that you obtain the list from your insurance company and then call my office to learn how that may fit into an acupuncture treatment plan. For example: digestive disorders or IBS may not be a covered benefit, but the associated stomach or back pain would be covered).

If you do not have insurance coverage for acupuncture do not fear! Please call my office for very affordable out of pocket prices. We accept cash, checks and major credit cards. If you are paying out of pocket for acupuncture an M.D. referral is never required.

Byron Barth is a Licensed Acupuncturist and Herbalist specializing in Japanese Acupuncture. Japanese style Acupuncture uses the thinnest needles available and applies a gentle and painless technique. He is located at 371 Railroad Canyon Rd. Suite A, in Lake Elsinore, 92532. He can be reached at 951-674-6000 or through his website at www.peaceofzen.com.