

## **CASCO BAY ACUPUNCTURE & MASSAGE GUIDE TO VERIFICATION OF BENEFITS**

I am able to work with a wide variety of insurance providers by providing you with a “superbill” upon request. **If you would like to make use of this service I recommend that you check with your insurance carrier prior to your appointment with me to be sure that superbills are accepted.** If you would like to have insurance cover all or a portion of your treatment I recommend that you contact your insurance provider to learn the covered benefits of your policy with respect to Traditional Chinese Medicine including Acupuncture and Therapeutic Massage. I also recommend that you ask them in detail the extent of your benefits. In an effort to make this process as easy as possible for you I have devised a list of **8 simple questions** you should ask your insurance carrier when you contact them. Write down all of the answers, the date and be sure to get the name of the person you spoke with. Chances are you could get a different answer from a different person on a different day. You are covered if you have recorded and can track the conversation you had regarding your benefits prior to treatment. **Please bring this information with you to your first appointment.** I will record it in your chart. If you have a limited number of treatments I can help keep track of that for you as we progress.

*The below questions may seem overwhelming at first, so have a cup of tea and prepare to not only educate yourself about your own policy but to be empowered by taking the drivers seat on your own self care. The questions below can be used any time you use your insurance. All insurance companies owe their policy holders a straight, consistent answer. It is well within your right to demand it!*

### **8 SIMPLE QUESTIONS FOR YOUR INSURANCE CARRIER**

**\* Write down the date, time and name of the representative you are talking to.**

\* If you ask the representative a question about CAM (complementary alternative medicine) benefits and they seem unsure, call back or ask to speak with someone else. **The information should not sound like a “gray” area. If its covered it should be clear to them and to you.** If you ever get confusing or conflicting information simply ask to speak with a supervisor.

- 1. Does your policy allow you to submit a superbill for reimbursement of covered benefits?**
- 2. Is there any difference of coverage between going to an in-network or out-of-network provider with regard to acupuncture or therapeutic massage use of covered benefits?**

(Continue to next page)

3. **Are there restrictions on CPT codes?** CPT codes are just the codes for what was done, acupuncture and type, massage and type. For example, your plan might cover manual acupuncture but NOT electro-acupuncture. These different types of treatment use different CPT codes. You want to know this ahead of time. These little distinctions make a difference on whether or not you will get reimbursed. If you are getting therapeutic massage and think you have it as a benefit with your policy ask if there are any restrictions on the type of massage. You don't have to know the terms, they should tell you. If there is coverage for 'massage treatment' but not for 'myofascial release' they should tell you and you just need to write that down.

4. **Is there a list of covered and non-covered diagnoses for CAM providers (Complementary Alternative Medicine providers)?** You won't know your diagnosis but you will know why you are coming to see me. Headache. Back pain. Whatever the reason you are seeking treatment you want to ask them if there are limitations on things they cover for acupuncture or therapeutic massage and things they don't.

5. **Do you need a referral or authorization before the plan will cover your treatments?** If so and you get one, make sure you send a photocopy of it with the superbill I give you to your insurance company when your file for reimbursement. Make sure you ask if they need a prescription written by the MD handed to you or does the MD need to make a formal referral through your insurance plans system?

6. **Are there any licensing restrictions on who can perform the treatment?** Oddly, some policies only cover an acupuncture treatment performed by an MD or massage when performed by a physical therapist? As backward as that sounds, you will want to know of any such restrictions in advance even if these types of treatments are covered.

7. **What is the maximum coverage for the treatments you are seeking?** You want to know the maximum number of treatments per year or per condition per calendar year. You will also want to know the dollar value amount allowed for these types of treatments. Your policy may say that acupuncture is covered but covering it comes from the same fixed dollar amount allowed for chiropractic or physical therapy. If you have already had these other services you may have spent your maximum allowable amount already for that calendar year.

8. **Where should you send the superbill and any necessary supporting documentation?** Don't assume the address on your card is current. CAM (complementary alternative medicine) claims sometimes should be sent to a different address than other claims.

\* Before you hang up feel free to ask them if there is anything they can suggest that you have not discussed to help ensure the reimbursement go smoothly.

