

Insurance Information & Checklist

Thank you for choosing Island Acupuncture and Massage for your healthcare needs. While acupuncture treatment and its benefits continue to become more integrated into the mainstream healthcare system, insurance companies in North Carolina are not yet required to cover its cost. If you have a private insurance company that does cover acupuncture, we encourage you to get reimbursed for our services.

Our clinic does not file insurance claims. We do, however, provide you with invoices that have all the proper insurance coding so that you can submit your claims to your insurance carrier. If you have acupuncture coverage in your policy, we encourage you to file your claims with your carrier. We have found that taking us out as a 3rd party helps improve reimbursement to you from your carrier.

To help determine if you have coverage, we have included a checklist of questions you can ask your carrier.

If you have a HSA or flex benefit cards, acupuncture is a service those will pay for. If you have Aflac accident insurance and your condition is due to an accident, a few visits are covered.

Checklist

- 1. Does my plan cover acupuncture?
- 2. Does my insurance cover these procedure codes for acupuncture: 97810, 97811?
- 3. What is the annual acupuncture benefit (dollar amount or number of treatments)?
- 4. Does my plan cover acupuncture for the treatment of (refer to your condition)?
- 5. Does my plan require a referral from a Primary Care Physician (PCP)?
- 6. Does my plan require pre-authorization before treatment?
- 7. Does my plan require re-authorization after a specific number of treatments?
- 8. How do I submit my claims? Address? FAX? Website?
- 9. What is my deductible and how much have I met to date to cover my acupuncture treatments?
- 10. Get the name of the representative you spoke to.

We also wish to support our patients whose insurance providers have not yet awarded coverage and do not recognize acupuncture as part of a benefits plan. As it is a political issue, we recommend that you write your insurance company and the State Insurance Commissioner to ask why North Carolina insurance companies are not required to cover such beneficial health services. This may encourage new discussions on acupuncture coverage. You might also wish to write your state representative and request support for insurance coverage of acupuncture services by Licensed Acupuncturists. Please find the address below.

It is our sincere wish that you gain as much coverage as possible. If you have any questions or concerns, please contact us at 252-449-8122 or islandacupunctureobx@gmail.com.

Jim Long, Commissioner of Insurance North Carolina Department of Insurance 1201 Mail Service Center Raleigh NC 27699-1201 NC: 919-807-6750 Outside NC: 800-546-5664 House representatives vary by county. Yours can be found at: http://www.ncga.state.nc.us/House/House.html