**Acupuncture & Medical Massage for Injury Care & Allergy Treatments** **Kristina Shaw, Wa. Licensed Acupuncturist & Massage Therapist**

**Health Insurance Coverage & Logistics** **In order to familiarize you how your medical bills will be handled with the financial policies of this clinic we would like to explain.** **Health insurance coverage and the benefits to be paid out to health care professionals have become increasing more complex with the Obama Health Care plan and are sometimes challenging to get payment. For this reason, I have spelled out some financial policies that need to be followed to reduce the errors that can come up.**

**All health insurance companies must be verified beforehand *by the patient (as well as the therapist)* before beginning a series of treatments. Usually this important inquiry & paperwork is done after the complimentary 15 minute consultation. All pertinent insurance information needs to be provided on a specific form provided with up to date data for ease in verifying with insurance companies. This step is critical to not space out on or procrastinate about as it can be stressful & uncomfortable finding out later that you’re insurance does not provide benefits for specific health conditions and you are required to pay out of pocket. It is best not to have unpleasant surprises that way.**

**If you have insurance coverage for acupuncture services or medical massage, there is a good chance your insurance will cover you for acute injury care work. This is especially so if it is a recent car accident. Long standing chronic injuries are harder to get insurance coverage for as they limit the number of treatments allotted for each ICD medical code used.**

**Insurance Coverage This clinic accepts many larger, well established insurance companies, including Premera, Lifewise, most Regeance (Boeing & Uniform plans) ( Blue Cross/Blue Shield), Aetna & Cigna *as in network providers.***

**Kris Shaw, the acupuncturist is *an out of network insurance provider* for *some* Group Health plans (Options & Alliant Plus) and First Choice. Out of network providers insurance carriers require special attention to make sure acupuncture services are covered. They tend to take 8 to 12 weeks to get reimbursed for services.**

**Please note: The newer insurance companies that have come on the scene this year under the Obama Health Care plans are unlikely to have insurance coverage, as Kris Shaw is NOT A PROVIDER for many of these smaller insurance carriers. Some of the newer budget health care plans are mediaide sponsored and do not even cover any alternative health care services, including acupuncture or chiropractic care.**

**What’s a Superbill?** **The acupuncturist will provide a superbill for some patients that are out of network insurance companies for the patient to submit their own medial bill for services rendered. Super billing as a term meaning the acupuncturist is paid up front for each treatment and will provide a superbill with itemized services for the patient to send in to their insurance company*.* Every 2-3 acupuncture treatments, a super bill receipt will be written up for the patient to submit. *You have the option of pay by check, credit card or cash as payment for the acupuncturist at the time of service.* It may take as much as 4 to 6 weeks to be reimbursed.**

**Even with a superbill, the steps of insurance verifications are still required to make inquiries about. Normally authorization or verification takes 5-10 minutes with insurance companies and the right questions need to be asked to get clear answers. The more you know beforehand with getting authorization from your insurance company, the more you know what they *will or will not* cover on your plan.**

**What’s an HSA Account? HSA health spending accounts are some of the newer way of addressing insurance coverage in 2015. If you have an HSA insurance plan through some of the major insurance companies, it *needs to be discussed with the acupuncturist at the first treatment.* HSA accounts require payment of services at the time of the first treatment. You have the option of check in making payment. There are deductibles that may need to be covered too on an HSA health spending account. Receipts can be provided as proof of payment for health care services. Please request this at the time of service.**

**Medicare Benefits & Deductibles**  **Medicare for those that are retired or on disability *WILL NOT cover the services of acupuncture or medical massage*. If you have some secondary insurance coverage beside your medicare benefits, you may be eligible for acupuncture services. AARP & United Health Care secondary plans for the most part do not cover alternative health care services**

**You, as the informed patient need to know up front how much of a deductible is required by your yearly insurance carrier. It can vary from $200 to $5000 a year, depending if you have a single or family policy. The most important question to find answers to is whether your deductible has been met? If you have *not met your deductible* for the year, you *are responsible to cover the cost of your acupuncture or medical massage treatments either by check or credit card at the time that services are rendered.* The customer service of your insurance company can provide you with these answers as well as a tabulated amount as to how much health care services you have used, especially during the winter months.**

**If your deductible has been met, you will only have co-pays or co-insurance to pay for at each treatment.**