

# Will My Insurance Pay for Acupuncture?

## *an empowerment primer*

Uchida Acupuncture is a network provider with the following insurances -

ACN Group PPO	Health Net Life Insurance Co. PPO, EPO
American Specialty Health Plans	Health Payors Organization PPO
BC Life & Health Insurance Co. (auto)	Integrated Health Plan PPO
BCE Emergis PPO	Interplan Health Group PPO, EPO, MPN
Beech Street Network PPO, MPN	Kaiser Permanente
Blue Cross of California PPO, MPN	Kaiser On-the-Job (MPN)
Blue Shield of California, PPO	Landmark Healthplan
Blue Shield Federal Employees Program	LAFMC Networks PPO, EPO, MPN
CalFarm Insurance Co. PPO	Medical Resource LLC
California Choice	MultiPlan PPO
CCN PPO	Nationwide Health Plan PPO
Cigna Healthcare of California PPO	PacAdvantage PPO, POS
Claris Pointe MPN	PHCS Private Healthcare Systems PPO
CorVel MPN	Providence Health Plan
Farmers Insurance (auto)	State Fund Insurance MPN
First Health PPO, MPN	Teamsters Miscellaneous Security Trust Fund
Focus Healthcare MPN	United Healthcare PPO
Great West Healthcare PPO	Zurich Services Corporation (auto)

How to verify if your health plan will pay for acupuncture -

1. Call the customer service representative toll free number on your card.
2. Inquire about the following:
  - "I wish to verify my acupuncture benefits"
  - "Is there a deductible? How much has been met?"
  - "How much is my co-pay or co-insurance?"
  - "How many visits am I entitled to per calendar year?"
  - "Are there any limitations on the conditions you will reimburse for?"

Uchida Acupuncture also accepts the following insurances:

- PPO insurances as an out-of-network provider - deductibles usually apply.
- Med-pay on auto insurance - if you are not at-fault, your insurance premiums will not increase for using this portion of your policy.
- Worker's compensation insurance - you must be referred by your primary treating physician.

### What disorders will my insurance cover?

In general, conditions covered for acupuncture treatments by insurances are limited to **neuromusculo-skeletal disorders** (illness or injury involving nerves, muscles, tendons, fascia, ligaments/capsules, disc or synovial structures), **pain syndromes** (such as fibromyalgia, menstrual cramping, headaches, abdominal pain, post-operative pain, etc) and **nausea** (due to chemo/radiation therapy, pregnancy, after-effects of surgery, etc). Some insurances will cover any condition deemed "medically necessary". Herbal medicine is generally *NOT* covered.

## Uchida Acupuncture *acupuncture & herbology*

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