

Health Insurance Coverage

In 2000 – 2004, when I practiced in Portland, Oregon, we loved when people had insurance. Insurance in Oregon covered Acupuncture and Massage, and it covered it well. Insurance paid Acupuncturists and Massage Therapists the full amount and for many visits. Insurance was also a very easy process.

When I moved to Connecticut in 2004, I was shocked and disappointed by health insurance in Connecticut. Not only did most insurances not cover Acupuncture, if they did cover it, they only paid a small fraction of the amount, and insurance in Connecticut rarely covers massage. Being paid a fraction, unfortunately there would be no way to cover the overhead of the Center with the small amount that insurance pays Acupuncturists. It is a huge disappointment that Medicare does not pay for or reimburse us as Licensed Acupuncturists.

On a positive note, some insurances will reimburse the patient directly. We help patients with this. The first step is for you to call your insurance company. Please see the script on the other side of this page. Ask them about reimbursement, covered diagnostic and treatment codes, the percentage of reimbursement, deductible amount, if they will grant you a Gap Exception, and allowed treatments per year.

For many people, insurance does not cover Acupuncture, which isn't necessarily bad, as plans that cover Acupuncture may cost more. It can be helpful to inquire with your insurance company so that they know that there is a demand for covering Acupuncture well.

Because we want to help everyone, we offer treatments to fit every budget. We have a variety of types of treatments as well as Membership Packages that give you free treatments to bring down the cost.

We are here for you and all your health concerns. We love you and look forward to seeing you soon!

Step-By-Step Instructions

Starting the conversation:

1. Call the number on your card.
2. When speaking with the correct insurance department, ask if you have coverage for Acupuncture.
3. Tell the representative you are planning on seeing an out-of-network Licensed Acupuncturist, Megan Marco at Stonington Natural Health Center.
4. If there is a possibility for a Gap Exception, this would allow you to get reimbursed at an in-network rate. They have been denying this lately, but it is at least worth asking.
5. If they grant you a Gap Exception, your Gap Reference Number _____.
6. Ask them your plan's deductible amount _____ and percentage of reimbursement _____.
7. When speaking with the correct department, tell the representative you would like at least 12 to 22 treatments. **PLEASE NOTE:** You will have to call again and make a new request when the allotted time period runs out -- typically every 3 months or again on January 1st.

Important information:

Stonington Natural Health Center
107 Wilcox Road, Suite 103
Stonington, CT 06378
Phone: 860-536-3880

Federal Employer Identification Number (FEIN) or Tax ID is 20-3564739

National Provider Identifier (NPI) is 1447628821

8. Verify that the **Treatment code 97810** Acupuncture is covered.

Additional Covered Treatment Codes: 99202 99212 97811

9. **Important** - Ask them which Diagnoses Codes are covered by your plan.

Covered Diagnosis Codes: _____
