



410.266.9370

645 Ridgely Avenue Annapolis, MD 21401

NEW PATIENT INSURANCE QUESTIONS AND GUIDELINES

- What type of Insurance do you have?
- Do you know if you can go outside your network? (HMO or PPO policy? **MUST be PPO, with acupuncture as a covered benefit**)
- Do you have a high deductible? (High deductible policies must pay out of pocket at the time of service and we can give a receipt for them to submit on their own)
- Are you the policy holder? If yes, we will need your DOB (date of birth) and address. If not, we will require the policy holder name, DOB and relation to the patient (either spouse or child)
- The policy info needed is: Member ID, Group # (optional), Ins phone # for providers
- Please send us an image of the insurance card (front and back) via email

Notes:

- **Medicare:**
 - Does not cover acupuncture at this office (low back pain is covered BUT only if the acupuncturist is supervised by a medical doctor, we do not have such a contract in this office)
 - Medicare supplements follow Medicare guidelines so most will NOT cover
 - Some **Medicare Advantage** plans pay (must be PPO with acupuncture as a covered benefit)
 - If they are determined to try to get money via Medicare, via their own submission, we will happily give them a receipt

****If you are affected by the current Medicare regulations and would like to support Acupuncturists being fully included in Medicare coverage, as are most other licensed providers, please contact your local Congressman****

- **BCBS**
 - **Federal BCBS (FEP BLUE): Plans 104, 105, 106 are covered** in this office (**for these plans we ask for payment at the time of service and we will submit – we do this because they WILL NOT pay directly to an out of network provider, only to the patient and it makes it very, very difficult if they don't pay at the time of service**). **Plans 110, 111 and 112 are NOT covered** – these policies need to stay IN network only
 - All other BCBS plans need to be verified for acupuncture
- **Local IN Network acupuncturist we refer people to:**

Carol Burke, CRNP, M.Ac.
115 Annapolis St
Annapolis, MD 21401
410-294-4300