

Check Your Insurance Coverage

Have the following information ready:

Insurance plan: _____

Member ID: _____

Group #: _____

Make sure to document:

Date called: _____

Phone number: _____

Reference number: _____

Do I have acupuncture benefits?

No Yes

Do I need to meet my deductible before using acupuncture benefits?

No Yes

(Deductible is the amount you will pay every year out of pocket before your insurance kicks in.)

Deductible amount: \$ _____

How much already met: \$ _____

Do I have a yearly out of pocket maximum (OOP)?

No Yes

(The max amount that you will have to pay out of pocket each year.)

Out of pocket max: \$ _____

How much already met: \$ _____

Policy period (it resets): Calendar year Contract year

Do I have co-pay or co-insurance?

No Yes

(A copay is a fixed amount you pay each visit. Coinsurance is a percentage of the total bill you pay each visit. If you have a deductible, it must be met first before either co-pay or co-insurance applies.)

Copay amount: \$ _____

Coinsurance percentage: % _____

Is pre-authorization or referral required?

No Yes

(Some plans require pre-authorization or referral from PCP.)

Is there an alternative care benefit max?

No Yes

Alternative care max: \$ _____

How much already met: \$ _____

Is there a visit limit (per year)?

No Yes

Visit limit: # _____

How many already used: # _____

Is acupuncture a combined benefit with chiropractic, massage, or naturopathic?

No Yes

Are there any limitations or exclusions?

No Yes

(Some plans cover only specific diagnoses such as back pain or nausea.)

Is Dr. Elias Lu, DTCM (Salud Medical and Consulting LLC) listed as in-network?

No Yes

If not, do I have out-of-network acupuncture benefits?

No Yes