



## Insurance Reimbursement Statement

The Iowa Acupuncture Clinic is a small family health care clinic. We have been in business since 1997 and have always operated as a "pay at time of service" clinic. This means we do not take Third-Party Insurance Reimbursement, aka Assignment of Benefits (AOB).

Originally this decision was directly due to the lack of insurance reimbursement (AOB) for acupuncture. The reasons we continue this "pay at time of service" policy is more complicated; but, we feel strongly this is the proper policy for our clinic.

Among the reasons to avoid AOB are the financial burdens and the limitation of staffing to process the insurance claims. The insurance reimbursement system is meant for big entities with large payrolls, large budgets and direct access to insurance companies. Small clinics like ours do not have the ability to weather the very slow and inadequate reimbursement rates. It takes a team of staff to handle AOB. It raises the cost of providing services and often leads to unnecessary therapies. It makes it truly impossible for a small ethical clinic to afford to offer AOB.

This is very unfortunate and is the ultimate reason our clinic cannot take insurance reimbursement.

### ***Be sure to note, YOU can get reimbursed from your Insurance Company.***

We can provide you with the proper billing codes to seek reimbursement for the acupuncture treatments. Each of your Visit Intake Forms contains CPT codes for the acupuncture treatment. If your insurance company requires a ICD-10 Code, we will provide the most appropriate codes. Make sure to ask/remind us to provide codes and a copy of your visit intake form. Then contact your insurance company for instructions on how to make a claim. It is your right to be reimbursed for all legitimate medical services according to the [ACA law](#). Please have determination and demand that your insurance company reimburse you for acupuncture. [Here is a great article](#) about how deal with your insurance company and acupuncture reimbursement.

Auto, Liability, Accident and other Insurance policies often reimburse for acupuncture services. Make sure to ask how to seek reimbursement from the company.

### ***Medicare/Medicaid:***

There has been a lot of publicity about Medicare paying for acupuncture. [Here is a website](#) that discusses this issue. The simple answer is that Medicare only reimburses acupuncture that treats *low back pain*. It also is limited to Acupuncturists that are under direct supervision of Medicare providers according to CMS rules:

*"Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist required by regulations..."*

As an independent Acupuncture clinic, we are not allowed to apply to become Medicare providers. Yes, this is severe discrimination. And no, there is nothing we can do to change this

fact. Please contact your US legislators and demand that they change the rules of Medicare to ensure your right to be reimbursed for acupuncture services.

Thank you for your patronage. We believe that we offer the best possible acupuncture and health care at a very fair price. By maintaining our independence, our low rates and our dedication to quality, we continue to succeed as a business. We hope you will agree.

Iowa Acupuncture Clinic Owners & Acupuncturists:

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Licensed Acupuncturists

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