



Quan Yin Center for Compassionate Healing

Acupuncture • Chinese Herbs • Targeted Nutrition • Balancing Hormones • Detoxification
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Health Insurance Coverage for Acupuncture

The healthcare industry is finally starting to recognize the value of treatments such as Acupuncture as an alternative to traditional Western Medicine. As a result, we are seeing more and more health plans offering benefits for acupuncture. Currently, about 30% to 35% of Texans have some insurance benefits to cover acupuncture treatments. To date, there are 16 states where it is law that the health insurance plans in those states must offer some benefits for acupuncture. Unfortunately Texas does not require these benefits yet, but there are people who are actively working with our legislators to change that.

The good news about this, however, is that there are national employers based in some of these states that have offices in Texas, so their employees have benefits that pay for acupuncture treatments.

Here is a list of some of the health plans we have been successfully billing insurance claims to for acupuncture for more than 10 years now:

1. **United HealthCare** – This plan is probably the most progressive plan to cover Acupuncture in one form or another. Major employers with United are Dell, The City of Austin and Travis County. The plan pays at about 60 to 70% of the allowed charges. This means you as the patient only having to pay \$30 to \$40 for a treatment as apposed to the full amount. In some cases, however, there is a limit of 12 to 20 treatments a year.
2. **Aetna** – The largest employers in this group are IBM, REI and Silicon Laboratories. These plans are covering acupuncture in most cases with nothing more than a \$20 payment at each visit and have no limits to the number of visits.
3. **Blue Cross Blue Shield of Texas for federal employees only** – BCBS of Texas for federal employees has a comprehensive plan that covers acupuncture with a small deductible, then pays at 80%. This means you pay only \$25 to \$30 at each visit with no limits to the number of visits.

There are other health insurance plans such as Cigna, PHCS, Principal Financial and Blue Cross Blue Shield from other states that are paying for acupuncture treatments. Please let us know if you have health insurance of any kind and we'll have our insurance specialists find out whether your plan allows for acupuncture benefits. You already pay a lot for your health insurance. Don't pay for acupuncture out of pocket when it may be paid for by your insurance plan.

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