

Alternative Medicine: Is It Covered?

In many ways, a practitioner of [alternative medicine](#) follows the same steps for treatment that a conventional medical doctor uses. But because alternative medicine is still considered outside the scope of traditional health care, many insurance companies do not cover these visits or offer limited coverage. It's a good idea to have a handle on the financial aspect of alternative medicine before making an appointment.

Alternative Medicine: Does Insurance Cover It?

The majority of alternative medicine treatments are still being paid for out-of-pocket. Though consumer demand is causing more insurance companies to reconsider their policies on these therapies, this coverage remains limited across the board.

The more common types of alternative medicine that are recognized by insurance companies include:

- Acupuncture
- Chiropractic
- Massage
- Naturopathy
- Biofeedback

Alternative Medicine: What Should I Ask My Insurance Company?

The best thing to do is to call your insurance company and ask whether it provides coverage for the treatment you're seeking.

If you find out that your insurance company does cover the treatment, there are still some additional questions to ask:

- **How can I get this treatment?** Does the treatment need to be ordered by a prescription or through a referral from a primary care provider?
- **What practitioners can I see?** Am I free to see any practitioner I want, or do I have to see someone within the insurance company's network? Some insurance companies have a network of alternative medicine practitioners to whom their coverage is limited, while others offer at least partial coverage for alternative medicine offered by out-of-network providers.
- **How many visits am I entitled to?** Some insurance companies have a dollar amount as to the limit while others specify the number of visits.
- **Do I have to meet a deductible before my coverage kicks in?** Deductibles for alternative medicine can sometimes be higher than for traditional medical visits, so ask this question even if you know what your deductible normally is.

Since many insurance companies are still in the early stages of covering alternative medicine, it's wise to keep records of calls with company representatives, in addition to saving whatever bills or other written correspondence you may receive. These items will come in handy if a claim dispute surfaces at a later time.

Alternative Medicine: How Much Will It Cost Me?

Once you're fully informed about your insurance coverage for alternative medicine, it's time to contact your alternative medicine practitioner to find out how much it will cost you. The practitioner should be able to answer the following important questions:

- **How much does the initial appointment cost and how much are follow-ups?** It is not uncommon for alternative medicine practitioners to charge more for initial appointments.
- **How many visits will I need?** The practitioner probably won't be able to give you an exact number without

seeing you in person, but he or she should be able to estimate based on past experience treating patients with similar conditions.

- **Should I expect any costs besides the visit fee?** Sometimes alternative medicine practitioners charge extra for tests, equipment, dietary supplements, and herbs.

Patients who don't have insurance coverage for alternative medicine should ask the practitioner whether they could work together to develop a long-term payment plan. Also, some practitioners offer sliding-scale fees, which allow people to pay whatever they think they can afford based on their incomes.

Author: Sara Calabro

Copied from: <http://www.everydayhealth.com/alternative-health/the-basics/paying-for-cam-treatment.aspx>

Article downloaded from page [eioba.com](http://www.eioba.com)