

# INSURANCE INFORMATION

## A guide to understanding your insurance benefits

### IN NETWORK VS. OUT OF NETWORK?

There are variable reimbursement rates and coverage restrictions depending on the network status of your provider.

### CO-INSURANCE VS. CO-PAY VS. DEDUCTIBLE?

A copay is a fixed amount you pay whenever you use a particular type of healthcare service. Your deductible is an annual fixed amount you have to pay toward the cost of your health care before your insurance begins to pay. Unlike the fixed amount of a copay, with coinsurance you pay a percentage of the cost of a healthcare service.

### RESTRICTIONS OR SPECIFIC GUIDELINES?

Some plans may only extend coverage of acupuncture for specific "medically necessary" indications (chronic low back pain or migraine) and refuse to cover care for indications that are not on a pre-determined list of conditions.



### Contacting Your Provider

It is our goal to promote ease and clarity when utilizing your benefits in an effort to avoid misunderstandings or surprise bills. The contact information for your insurance representative is listed below or on the back of your insurance card:

- Aetna: 800-872-3862
- Blue Cross Blue Shield: 800-526-1011
- First Choice: 800-467-5281
- Lifewise: 800-592-6804
- Premera: 800-526-1011
- Regence: 800-552-0733

### What Questions Should I Ask?

- Is Lake Washington Integrative Medicine IN/OUT of network?
- How many visits do you have in a year?
- Is a referral necessary?
- Do you have a co-pay or co-insurance?
- Do I have a deductible? Has my deductible been met?
- Are there any specific restrictions regarding my care?