

# Acupuncture Rider



Your employer has purchased an acupuncture rider, which is additional coverage that enhances your current healthcare benefit to include coverage for acupuncture. Acupuncture is a healing therapy done by inserting thin needles into your body at specific points to prevent illness, treat health problems, and promote overall balance and well-being. For many, acupuncture has offered a more effective, less costly, and less invasive treatment option.

Acupuncture has been used for centuries to treat a variety of medical conditions. It is a practice based in traditional Chinese medicine (TCM), designed to regulate the flow of energy throughout the body. The placement of the needles into the skin is dictated by the location of “meridians” or pathways. These meridians are thought to mark patterns of energy flow throughout the human body and when they become obstructed, energy is thought to be out of balance, causing pain and/or illness. Acupuncture is said to restore this balance.

For your reference, here are the answers to some commonly asked questions about acupuncture and this new benefit:

## **Who benefits from acupuncture?**

Research shows that acupuncture may help people with chronic pain, especially musculoskeletal pain. It also helps with nausea and vomiting. Other conditions, such as migraines, insomnia, and abdominal pain, may also benefit from acupuncture.

## **What should I expect when I visit an acupuncturist?**

Acupuncturists insert needles into the body’s surface. These needles vary in length, width, and shape based on the condition being treated. In most cases, you should experience a painless sensation during the procedure.

## **Who are acupuncturists?**

Acupuncturists are licensed by the State of Rhode Island as Doctors of Acupuncture (D.A.), which is different than a medical doctor. A D.A. must complete an accredited program of at least 36 months and not less than 2,500 hours of training, plus pass an examination by the National Commission of Certification of Acupuncture and Oriental Medicine.

## **Can I see my medical doctor (M.D.) for acupuncture services?**

Acupuncture services are covered only if they are provided by a licensed Doctor of Acupuncture (D.A.). If a medical doctor also has a D.A. license, eligible acupuncture services they perform are covered.

## **For more information**

For a list of providers please visit [BCBSRI.com](http://BCBSRI.com) and click on the “Find a Doctor” button. Then select “Other Services” as the “Hospital/Facility services criteria.” Or call our Customer Service Department at the number on the back of your member ID card.

## **In what settings can an acupuncturist perform services (e.g., hospital inpatient and outpatient, office)?**

Acupuncture is covered regardless of setting.

## **What are the covered benefits?**

There is a \$10 copayment per visit when you see a participating D.A. If you visit a non-participating D.A., you will be reimbursed the amount of our acupuncture allowance minus your copayment.

## **Coverage is limited to a maximum of 12 visits per benefit year, which includes one initial evaluation.**

For details about coverage, call our Customer Service Department at (401) 459-5000 or 1-800-639-2227 (outside of Rhode Island) or refer to your Subscriber Agreement.

## **What are the coverage limitations?**

You must see a participating Doctor of Acupuncture for full benefits. The following therapies, services, and supplies are not covered:

- Electrical stimulation
- Precious metal needles (gold and silver)
- Acupuncture assistants
- When used as an anesthetic
- Adjunctive therapies like herbs, Oriental massage, and moxabustion

Coverage beyond 12 visits per benefit year is not available.