

**IF YOU HAVE COME TO DEPEND ON REGULAR VISITS TO YOUR INTEGRATIVE PRACTITIONER,** if you visit periodically or if you are simply interested in these professions, you have a strong interest in seeing Section 2706 of the Affordable Care Act implemented properly in your state.

Here is some basic guidance that can help you determine if your integrative treatments are covered.

## ***Could a treatment by your integrative provider be covered?***

It will depend on three factors:

1. If your practitioner is licensed in the state where you are receiving care.
2. If that care is performed within the “scope” of that license. Scope defines the specific services that any licensed provider – MD, DO, ND, Lac – can provide to a patient or client
3. If your insurance company includes your practitioner in its health plan, or includes his or her profession in the plan, or provides reimbursement based on other criteria

#3 is the factor that remains unresolved, and the reluctance of insurers to add these providers to their plans is the reason Section 2706 of the ACA was written: to remove barriers to access *on an equitable basis with other providers*. Points 1 and 2 above are required of *any physician or other healthcare provider* licensed in your state.

**YOUR ACTION:** If points 1 and 2 above apply to your practitioner, and you want to know if their services will be covered:

1. Ask your insurer if your appointment will be covered
2. If the answer is “no,” ask why. Write down what you are told.
3. Tell your insurer that you believe the services should be covered under Section 2706 of the ACA and that you will send a complaint to the state’s office of health insurance regulation

## ***If your claim is denied:***

**YOUR ACTION:** If you believe that your provider’s services should be covered and your company denies, get in touch with your insurer as described in steps 2 and 3 above.

## ***Coverage for integrative providers is very uneven.***

Because not all integrative disciplines have been licensed in all states, and even with licensure insurance coverage is not often available, the status of integrative care as a covered healthcare service is just as uneven. Although chiropractors, for instance, are licensed in all 50 states, they are not always covered in all states.

This inconsistency of access to covered licensed practitioners is the primary flaw in health insurance markets that Section 2706 was intended to fix.



## ***Talk with Your Practitioner***

Even if you are aware that insurance coverage should be available for your practitioner's services, he or she may not be aware of the law. Your practitioner may also not be interested in dealing with insurance companies, which have been antagonistic toward integrative providers for years. Some providers have tried for years to add their services to health plans, but with limited to no success. Many may have given up, or perhaps simply have no interest in complying with the administrative details that accompany insurance coverage. Most will provide you with documentation with which you can make your own claim.

Ask your provider if his or her state professional association is involved in support for Section 2706, and if so ask if they are interested in patient involvement.

Be sure to tell them about **CoverMyCare**; leave a copy of the Toolkit sheet: "*The Promise of Section 2706*" and let them know about our web site and Facebook page.

## ***Should you talk with your physician?***

If you have been helped by treatments from integrative health practitioners, but have not advised your doctor, please consider doing so. Explain why these services are important for you.

Your physician may be very unfamiliar with, or even hostile to, integrative services and their track records of effectiveness and good outcomes. Most have had little exposure to these professionals or to their medical education and professional credentials that we have placed onto "The Professions" page of our web site.

Most physicians are routinely faced with growing pressures from many quarters: compliance with technology and administrative rules; coping with changing reimbursement; and rapid change in the science of their medicine. That world is complex and demanding but should not affect in any way treatment for you and your family, or understanding the value that you hold for access to integrative health colleagues.

## ***Essential Health Benefits and other coverage possibilities***

When the Affordable Care Act established health *insurance exchanges* to provide coverage for millions of uninsured Americans, it created a range of *essential health benefits* (EHBs) that are mandatory services under the law. Many can be provided by integrative practitioners who are licensed in your state, if you are covered by an Exchange plan. (See the Toolkit's **InfoGraphic** that illustrates the procedures; i.e.: in maternity, pediatrics, rehabilitative and preventive care that may be covered.)

Some forms of integrative practice may be covered under specific categories of care: *licensed massage therapy* for worker's compensation claims in Michigan, for instance. Some physicians themselves have added formal education in integrative practice such as acupuncture or nutrition, which may be covered under their own participation in the plans.

If your plan is provided by your employer, ask your health benefits representative about coverage, and let them know that access to integrative practitioners is important to you.

Although CoverMyCare is an increasingly robust resource, the variations in health care coverage — based on the state where plans are offered, the types of services covered and the nature of a practitioner's license — can be so complex that the best way to find out if your treatment is covered is to ask your insurance company.

