

I am a PPO Anthem Blue Cross Member and want to see a chiropractor or Acupuncturist:

All Chiropractic and Acupuncture visits must be done through an American Specialty Health Network Provider (ASH). **Please note: there is no coverage offered for NON-ASH Network Providers, for these services, through your PPO Plan.**

The first 5 visits are automatically covered, but additional visits must be authorized by ASH for medical necessity. Your contracted provider is responsible for requesting this authorization for you.

To ascertain if your provider is contracted with ASH, please adhere to the following steps:

- Call your chiropractor/acupuncturist and ask, “Are you a contracted provider with ASH (American Specialty Health)?”
 - If so, simply make your appointment, provide the office your Anthem ID Card, and the provider takes care of the rest.
- If your provider is not contracted, you can call Anthem Blue Cross for assistance in locating a provider or you can contact other chiropractors/acupuncturists in your area to find providers who are; you can also use the following link to get connected with an ASH provider:

<https://www13.anthem.com/cp/web/sisc/find-a-doctor>.

Click on: “All PPO,” then click in the “Who specializes in” box, **select:** “Chiropractic” or “Acupuncture,” then enter your location in the “Located near” box. **Then click on “Search,”** and the listed chiropractors/acupuncturists on that list should all be ASH contracted providers.

Please Note: Providers enter and leave networks on a regular basis, so kindly always call a listed chiropractor/acupuncturist to verify they are contracted with ASH.

Member responsibility for payment

In network chiropractic and acupuncture visits are covered like all other medical procedures in the PPO plan, as such they are subject to your deductible and co-insurance limits.

While you are in the deductible phase (currently \$500 for an individual and \$1,000 per family) you will be responsible to pay the full “allowable” amount for each visit. Please note: the “allowable” amount is the amount the provider has contracted to receive from Anthem Blue Cross. Typically this “allowable” amount will be somewhere around \$25-\$40 per visit. You are not required to pay the “billed” or “invoiced” amount, which is often many times higher. These amounts will be reflected in your Explanation of Benefits (EOB).

Once you have reached your deductible limits for the plan year, your chiropractic and acupuncture visits will be covered as part of your co-insurance. Your responsibility will then be to pay either 10% or 20% of the “allowable” amount (depending on which PPO plan you’ve selected). Typically, this amount will range between \$2.50 and \$5 per visit.

If you have questions regarding this benefit, or if additional visits are denied, and/or you need to file an appeal, please contact Anthem Blue Cross’ Member Services number on the back of your Anthem Blue Cross Medical ID Card. to get further assistance.

I am an HMO Anthem Blue Cross Member and want to see a chiropractor or Acupuncturist:

You have two options for accessing Chiropractic and Acupuncture visits:

Option A - Through your plan's chiropractic/acupuncture rider; all visits must be done through an ASH (American Specialty Health) Network Provider. Through the rider, **there is no coverage offered for NON-ASH Network Providers for these services.**

Option B - Through your medical group. You must be referred by your primary care physician

When accessing services through the rider (Option A) and to ascertain if your provider is contracted with ASH, please adhere to the following steps:

- Call your chiropractor/acupuncturist and ask, "Are you a contracted provider with ASH (American Specialty Health)?"
 - If so, simply make your appointment, provide the office your Anthem ID Card, and the provider takes care of the rest.
- If your provider is not contracted, you can call Anthem Blue Cross for assistance in locating a provider or please contact other chiropractors/acupuncturists in your area to find providers who are; you can also use the following link to get connected with an ASH provider:

<https://www13.anthem.com/cp/web/sisc/find-a-doctor>.

Then click on: "Chiropractic and acupuncture network for HMO members," **then click** in the "Who specializes in" box, **select:** "Chiropractic" or "Acupuncture," then enter your location in the "Located near" box. **Then click on** "Search," and the listed chiropractors/acupuncturists on that list should all be ASH contracted providers.

Please Note: Providers enter and leave networks on a regular basis, so always call a listed chiropractor/acupuncturist, you are considering using, and verify they are contracted with ASH.

When accessing services through your medical group (Option B), you must get a referral through your primary care physician to a contracted provider within your medical group.

If you have questions regarding this benefit, or if additional visits are denied, and/or you need to file an appeal, please contact Anthem Blue Cross' Member Services number on the back of your Anthem Blue Cross Medical ID Card. to get further assistance.