

THE SPRINGS

PAIN MANAGEMENT

WELLNESS

INTEGRATIVE MEDICINE

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Effective Date 9/5/2025

Understanding Acupuncture Insurance Coverage and Point of Service Discounted Fees

Not all insurance policies cover Acupuncture services. Most policies that offer acupuncture coverage have limitations related to what diagnoses are covered as “medically necessary”, and also limit the number of visits allowed per calendar year. The out of pocket expense often is not the same as what you pay for PCP or Specialist visits. Many plans have a separate amount assigned to Acupuncture coverage. These conditions are different for every policy.

Please Note: Policies with Medicare only coverage for chronic low back pain require that the practitioner providing the service be a MD, NP, PA, or under the supervision of one of these providers and ALSO a Licensed Acupuncturist. Mary Sarratori, MSAOM, L.Ac. is not a qualified Medicare provider since she is not a medical doctor, nurse practitioner, or physician’s assistant. Plans that offer ROUTINE coverage in addition to Medicare coverage may offer additional benefits, subject to the limitations listed in the previous paragraph.

If services are not covered, or you choose not to use insurance, you can decide to use our **Point of Service Discounted Fee**. This means that you can **pay up front for the services in full during the check-in process**, and the total fee will be discounted 30%. **This option is only available on the date of service**. If charges are submitted to insurance, and the claim is denied or applied to a yearly deductible, the patient will be responsible for the **Standard Fee Schedule** amount, or an amount subject to the insurance company contracted allowable and cannot retroactively adjusted to the Point of Service Discounted Fee.

If you no show, you will be charged the STANDARD FEE.

We strongly encourage you to verify your benefits and network limitations prior to your appointment. It is the patient’s responsibility to understand their coverage, out of pocket expense, and policy limitations.

1. Call your insurance plan customer service number to clarify benefits. Ask if the specific service you are requesting is a covered benefit. Refer to the billing codes listed at the end.
2. Ask what medical conditions (diagnosis) qualify for the benefit.
3. Confirm if you have any visit limits.
4. Ask if Mary Sarratori, MSAOM, L.Ac. is in network for your insurance plan.
5. Clarify what portion of the bill will be your responsibility, including co-pays, co-insurance and any deductible.

Procedure Codes for Acupuncture:

97810, 97811, 97813, 97814

Code	Description	Total Standard Fee Schedule	Point of Service Discounted Fee
99202	Initial Exam & Consultation	\$72	\$50.40
99212	Re-Evaluation*	\$50	\$35
See codes above	Initial Exam plus Acupuncture Treatment	\$162	\$113.40
	Follow up Acupuncture Treatments (typical)	\$90	\$63
	Six (6) prepaid Follow up Acupuncture standard sessions – self pay only	Value: \$540	\$340.20
	Cupping, Tuina, Moxa or Gua Sha – self pay only		\$35 Initial exam required prior to treatment
	Cosmetic/Facial Acupuncture – self pay only		\$35 Initial exam required prior to treatment
	Community Style Acupuncture+ – self pay only		\$50 initial \$25 follow up
	Initial Exam plus Acupuncture Treatment Extensive**	\$202 (extensive)**	\$141.40 (extensive)**
	Follow up Extensive**	\$130 (extensive)**	\$91 (extensive)**

*Re-evaluation required if there is a lapse in care of 12+ months, new conditions not previously been treated, or if your treatment plan requires a re-evaluation. If you have a 3+ year lapse in care, an initial exam/consult is required.

** There may be occasions when an extended session is recommended, there is a fee of an Additional Unit of Acupuncture Treatment (97811 or 97814). This would be discussed prior to rendering treatment due to the additional out of pocket cost.

+Community style acupuncture is a low cost option for patients. Typically rendered in a group setting in a recliner for a single symptom at each visit. Back pain is not easily treated in community setting. Community style is not billable to insurance.

Number & Frequency of visits:

- Acupuncture is dose dependent. Your acupuncturist will recommend weekly treatments for 4-6 weeks. In cases where your pain is acute or severe, they may recommend treatment 2 times per week initially, reducing to weekly once your symptoms are more tolerable.
- Following the first 4-6 sessions, the acupuncturist will begin spacing appointments out 2-4 weeks depending on your response to treatment.
- Maintenance sessions are usually recommended monthly once your condition has improved. Some patients find that they prefer to come more frequently, and some patients maintain well with less frequent sessions, or just as needed.