



Florida State Oriental Medical Association Navigating Challenges in Acupuncture Insurance: A Comprehensive Discussion

Introduction

Welcome to a special town hall hosted by the Florida State Oriental Medical Association (FSOMA). In this session, key figures, including Ellen Teeter, the Executive Director, Galina Roofener, the President, Lauren Schaefer, an insurance committee member, and insurance biller, and David Bibbey, will share valuable insights regarding the challenges faced by acupuncturists in dealing with insurance issues.

Purpose of the Town Hall

The primary objective of this town hall is to address concerns related to insurance matters within the acupuncture profession. The FSOMA team aims to provide information, solutions, and avenues for collaboration to protect and guide practitioners through these challenges.

Key Insurance Challenges

The town hall identifies three major challenges currently affecting acupuncturists dealing with insurance companies:

1. Refusal to Pay Evaluation and Management Codes
 - Notable insurers, such as Blue Cross Blue Shield of Florida, are refusing to recognize acupuncturists as Primary Care Providers, leading to the denial of evaluation and management codes.
 - Legal investigations have been initiated to understand the grounds for denial and to establish the right of acupuncturists to be reimbursed for these services.
2. High Rate of Claim Denials
 - Acupuncturists are experiencing a significant number of claim denials without clear explanations.
 - The town hall highlights the need to explore the reasons behind these denials and work towards resolution.
3. Overpayment Collection by Insurance Companies
 - Instances of insurance companies collecting overpayments are on the rise, raising concerns within the acupuncture community.
 - The FSOMA team emphasizes the importance of understanding the legal aspects surrounding these collections and taking collective action.

Legal Background and Defense Strategies

To address the challenges, the town hall explores legal foundations and defense strategies:

1. Definition of Qualified Healthcare Professional
 - Citing CMS guidelines, the town hall asserts that acupuncturists qualify as independent healthcare professionals eligible for reimbursement for evaluation and management services.
 - Emphasis is placed on the need to update Florida's acupuncture practice laws to explicitly include evaluation and management codes.
2. Role of Clinical Staff Members
 - Drawing on the definition of qualified healthcare professionals versus clinical staff members, the town hall argues that acupuncturists, as independent practitioners, do fall under the qualified healthcare professional category.
 - This distinction is crucial in establishing acupuncturists' eligibility for reimbursement.
3. Negotiating with Insurance Companies
 - The town hall explores the possibility of negotiation with insurance companies, not only regarding evaluation and management codes but also concerning reimbursement rates.
 - David Bibbey shares insights into the outcomes of discussions with a professional company specializing in negotiations with insurance companies.

Collaborative Actions and Conclusion

To address these challenges effectively, the town hall proposes collaborative actions:

- **Modernizing Practice Laws:** Initiating efforts, led by David Bibbey, to modernize Florida's acupuncture practice laws to explicitly include evaluation and management codes.
- **Legal Defense Fund:** Establishing a fund to hire an attorney for defending the profession against insurance-related challenges.
- **Negotiation Initiatives:** Exploring opportunities for collective negotiations with insurance companies to address reimbursement rates and coverage.

In conclusion, the town hall underscores the importance of unity and active participation within the acupuncture community to overcome these challenges and secure the profession's rightful place in the insurance landscape.

Strategies for Acupuncture Insurance Success: A Roadmap to Navigate Challenges

Understanding Insurance Contracts

Navigating the intricacies of insurance contracts is a crucial aspect for acupuncturists seeking reimbursement. Here's a breakdown of essential insights:

1. Contracting Dynamics

- Contracting is not solely reliant on medical directors and necessity evaluations.
- Contracts are pre-programmed, determining how acupuncturists fit into the benefits model for the beneficiary.
- A crucial six-month window exists for presenting material changes to in-network eligibility for acupuncturists.

2. Data-Driven Approach

- The conversation with insurance companies revolves around data rather than qualifications or training.
- Utilization rates and outcomes play a pivotal role in negotiations.
- Professional consulting companies specialize in coordinating and presenting data in a manner digestible for insurance companies.

3. Continuous Negotiation

- Negotiation is an ongoing process with a back-and-forth exchange.
- Building a relationship with insurance companies requires presenting data, answering questions, and refining arguments.
- The initial budget for professional presentations can range between \$125,000 and \$150,000 for a six-month project.

Collaborative Financial Approach

A united financial effort from the acupuncture community is essential for addressing insurance challenges effectively:

1. Membership Participation

- The financial data reveals a need for increased membership participation.
- The current 14% participation from licensed acupuncturists is insufficient for impactful change.
- The call is for increased FSOMA membership participation.

2. Crowdfunding for Negotiations

- Crowdfunding initiatives are proposed to fund negotiations with insurance companies.
- The aim is to fight collectively for improved reimbursement rates and expanded coverage.

3. Financial Strategy

- A tiered membership is proposed: 1) Basic, 2) Basic PLUS legislative support, 3) Basic PLUS legislative support PLUS insurance negotiation support tiers.
- The goal is to ensure consistent efforts in supporting Florida-licensed acupuncturists.

Necessary Data for Negotiations

Before entering negotiations, acquiring specific data is crucial for a successful outcome:

1. Standards of Acupuncture Practice

- The profession is urged to volunteer on the FSOMA's insurance/practice standards committee

- The responsibility lies with acupuncturists to define and shape these standards.

3. Interim Strategies

- While preparing for significant negotiations, interim strategies involve exploring achievable goals.
- Input from professionals experienced in dealing with insurance companies, like David, is crucial.

Conclusion: The Road Forward

The challenges in dealing with insurance companies require a strategic and united approach. By understanding the dynamics of contracting, embracing a data-driven approach, and fostering collaborative financial efforts, acupuncturists can pave the way for a more favorable landscape in insurance reimbursement. Active participation, financial support, and the creation of industry standards are key elements in this ongoing journey toward success.

Navigating the Complexities of Acupuncture Insurance: A Comprehensive Guide

Unveiling Paths to Essential Healthcare Designation

Understanding the landscape of acupuncture insurance reimbursement is crucial for practitioners. Here, we explore potential avenues for improving the situation:

1. Essential Healthcare Designation

- Several states, including Alaska, Washington, Oregon, California, Colorado, New Mexico, and Maryland, recognize acupuncture as an essential healthcare benefit.
- Directly contacting the Centers for Medicare & Medicaid Services (CMS) with a proposal to recognize acupuncture in the state of Florida as an essential healthcare benefit.

2. Committee Volunteerism

- Committees within FSOMA play a vital role, emphasizing the need for practitioner involvement.
- A plea for active participation in committees is made, highlighting the importance of diverse expertise.
- FSOMA's website provides a platform for practitioners to volunteer and contribute to committees, particularly the Insurance Committee.
- Acknowledgment is given to the limitations of a small committee and the necessity for a collective effort.

3. Legislative Advocacy

- Advocating for legislative support for acupuncture coverage across insurance companies is discussed.
- Despite acknowledging challenges, the importance of personal connections and networks is emphasized.
- The speaker encourages the exploration of legislative advocacy as one of the potential paths.

Tackling Claim Denials: A Deficiency in Profession

Claim denials pose a significant challenge, often stemming from deficiencies in professional practices. Key points are addressed:

1. Medical Necessity and Documentation

- The deficiency lies in insufficient education on supporting medical necessity.
- Emphasis is placed on documenting not only patient improvement but also understanding covered conditions per the patient's policy.
- Common reasons for denials include incorrect CPT codes, ICD codes, modifiers, unreasonable CPT codes, and insufficient documentation.

2. Outsourcing Professional Billing

- The profession is urged to outsource insurance billing to third-party professional insurance billers.
- Regular updates to CPT codes are highlighted, emphasizing the need for professionals to handle these aspects.
- Reputable companies are suggested as business members, contributing to proper and professional behavior.

3. Utilizing FSOMA Resources

- FSOMA's website offers an Insurance Forum for practitioners to seek help and share experiences.
- The forum is presented as a valuable resource to address challenges collectively and share insights.
- The importance of acting as a team player within the profession is emphasized.

Strengthening the Profession: Goals and Actions

The speaker outlines essential goals and actions needed to strengthen the acupuncture profession and navigate insurance challenges effectively:

1. Written Practice Standards
 - The profession is urged to produce written practice standards, including evaluation and management.
 - These standards provide a foundation for professional negotiations and support.
2. Improved Practitioner Education
 - A call for improved education in healthcare documentation is emphasized.
 - Practitioners need to understand and adhere to proper documentation practices.
3. Membership Participation
 - A target of achieving at least 90% FOMA membership among Florida licensed acupuncturists is set.
 - Increased participation allows for quicker action and financial support for crucial initiatives.
4. Volunteerism in FOMA Committees
 - Encouragement for practitioners to volunteer in FOMA committees is highlighted.
 - Active involvement in committees is seen as a way to contribute expertise and drive positive change.

Understanding Reimbursement Laws: A Legal Perspective

Navigating reimbursement by insurance companies requires a comprehensive understanding of relevant laws:

1. Payment of Acupuncture Benefits
 - Florida statute from Chapter 627 emphasizes that individualized health insurance policies covering acupuncture must treat certified acupuncturists similarly to licensed physicians.
 - The importance of documenting services as a physician is stressed.
2. Education Resources
 - FSOMA provides education resources, including classes and webinars by industry experts.
 - Specific topics covered include Medicaid and Medicare services, insurance billing, and documentation.
3. Utilizing FSOMA Forum for Queries
 - The FSOMA Forum on the organization's website is presented as a valuable resource for practitioners.
 - Practitioners are encouraged to utilize the forum for asking questions, seeking advice, and sharing experiences.

Conclusion: Forging a Path Forward

Navigating the intricate landscape of acupuncture insurance requires a collective and informed effort. By actively participating in committees, advocating for legislative changes, improving education standards, and seeking professional guidance, acupuncturists can pave the way for a more favorable insurance environment. The emphasis is on collaboration, education, and proactive engagement to strengthen the profession and overcome existing challenges.

Navigating the Complexities of Acupuncture Insurance: Strategies and Challenges Explored

The Costly Legal Defense Dilemma

Understanding the legal defense landscape for acupuncture practitioners sheds light on potential challenges and solutions:

1. ****Legal Defense Expenses****
 - Hiring a health attorney for legal defense is expensive, posing a significant challenge for practitioners.
 - Exploring the option of crowdfunding to collectively fund legal defense.
2. ****Professional Opportunities in Florida****
 - Recognizing Florida's potential as a powerhouse for acupuncture with over 2500 practitioners.
 - Emphasizing the need for increased participation and collaboration to address profession-wide challenges.
 - Urging practitioners to join professional associations to strengthen the collective voice.

Building a Powerful Acupuncture Narrative

The importance of a unified voice and strategic advocacy to overcome challenges and ensure the growth of the acupuncture profession is discussed:

1. **Lack of Cohesion**

- Highlighting the critical need for cohesion within the acupuncture profession.
- Stressing the importance of joining professional associations to control the narrative and influence decision-makers.
- Addressing the challenge of a diminishing voice as the demand for acupuncture grows.

2. **Professional Association Membership**

- Advocating for increased membership to strengthen the profession's impact on legislative decisions.
- Illustrating the potential of a united front with over 2500 licensed acupuncture practitioners contributing dues.
- Emphasizing the impact on the ability to navigate professional challenges effectively.

Q&A Session Insights: Navigating Insurance Challenges

Insights and responses from the Q&A session shed light on the practical challenges faced by practitioners and potential solutions:

1. **Reduced Reimbursements and Limitations**

- Observations on the reduction in reimbursable units and fees over the last five years.
- Highlighting restrictions on evaluation and management codes.
- Emphasizing the need for a united voice to advocate for fair reimbursement practices.

2. **Consulting Support and Benefit Verification**

- The role of consultants in navigating insurance challenges.
- Stressing the importance of benefit verification to ensure accurate information on coverage.
- Offering guidance on asking the right questions and understanding specific insurance company policies.

3. **Dry Needling and Future Challenges**

- Anticipating potential challenges with insurance coverage for dry needling.
- Advocating for proactive participation to negotiate rates and secure the future of the acupuncture profession.
- Encouraging practitioners to join efforts and stay informed through professional associations.

Conclusion: A Call to Action

The article concludes with a call to action, emphasizing the urgency for practitioners to actively participate, join professional associations, and collectively advocate for the profession's interests. The complexities of insurance challenges require a united effort to navigate and overcome, ensuring a robust and thriving future for acupuncture in Florida.