



2025 Blue Shield Medicare Advantage (Group and Individual) and Medicare Supplement Plans
Acupuncture and Chiropractic Benefits
September 2024

THIS DOCUMENT IS TO BE USED AS A TOOL ONLY TO VERBALLY ANSWER QUESTIONS FROM PROSPECTIVE ENROLLEES OR CURRENT MEMBERS. THIS DOCUMENT IS NOT TO BE ISSUED OR PROVIDED TO PROSPECTIVE ENROLLEES OR CURRENT MEMBERS.

Medicare-Covered Benefits

Acupuncture for chronic low back pain:

Covered services include:

Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:

For the purpose of this benefit, chronic low back pain is defined as:

- Lasting 12 weeks or longer;
- Nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, disease, etc.);
- Not associated with surgery; and
- Not associated with pregnancy.

An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.

Treatment must be discontinued if the patient is not improving or is regressing.

Please refer to the plan's Evidence of Coverage (EOC) for additional information regarding Provider Requirements.

Chiropractic services

Covered services include:

- Only manual manipulation of the spine to correct subluxation

Non-Medicare covered (Routine) Benefits

Acupuncture

Covered services include:

- Initial and subsequent examinations
- Office visits
- Adjunctive therapies

Chiropractic services

Covered services include:

- Initial and subsequent examinations
- Office visits and chiropractic adjustments
- Adjunctive therapies
- X-rays (chiropractic only)

See table below for coverage of the above services for our Medicare members. **Please refer to the plan's EOC for additional coverage information.**

Plan	Benefit				Provider/ Referral Required (Y/N)
	Medicare- Covered Acupuncture	Medicare- Covered Chiropractic	Non- Medicare Covered Acupuncture	Non- Medicare Covered Chiropractic	
Medicare Advantage HMO, PPO, HMO D-SNP (Individual & Group)	Covered – All Plans				Members must obtain services through American Specialty Health Plans of California, Inc. (ASH Plans) (800) 678-9133 [TTY: 711] <ul style="list-style-type: none"> Monday through Friday, 5 a.m. to 8 p.m., April 1st through September 30th Sunday through Saturday, 8 a.m. to 8 p.m., October 1st through March 31st No - Referral Not Required
Medicare Advantage HMO, HMO D-SNP (Individual & Group)		Covered			Members must obtain services through their physician group (IPA/Medical Group). Yes - Referral required from PCP to see Chiropractor within the physician group (IPA/Medical Group). Please see Question #3 below for additional information.
Medicare Advantage PPO (Individual & Group)		Covered			Members must obtain services through American Specialty Health Plans of California, Inc. (ASH Plans)

Plan	Benefit				Provider/ Referral Required (Y/N)
	Medicare- Covered Acupuncture	Medicare- Covered Chiropractic	Non- Medicare Covered Acupuncture	Non- Medicare Covered Chiropractic	
					(800) 678-9133 [TTY: 711] <ul style="list-style-type: none"> Monday through Friday, 5 a.m. to 8 p.m., April 1st through September 30th Sunday through Saturday, 8 a.m. to 8 p.m., October 1st through March 31st No - Referral Not Required
Medicare Advantage HMO, PPO, HMO D-SNP (Individual)			Not Covered		
Medicare Advantage HMO, PPO (Group)			Covered (varies by plan, refer to plan EOC)		Members must obtain services through American Specialty Health Plans of California, Inc. (ASH Plans) (800) 678-9133 [TTY: 711] <ul style="list-style-type: none"> Monday through Friday, 5 a.m. to 8 p.m., April 1st through September 30th Sunday through Saturday, 8 a.m. to 8 p.m., October 1st through March 31st No - Referral Not Required

Plan	Benefit				Provider/ Referral Required (Y/N)
	Medicare- Covered Acupuncture	Medicare- Covered Chiropractic	Non- Medicare Covered Acupuncture	Non- Medicare Covered Chiropractic	
Medicare Advantage HMO, PPO, HMO D-SNP (Individual & Group) Please refer to Question #1 below for a list of 2025 IMAPD plans with non-Medicare covered Chiropractic benefits. For 2025 GMAPD plans, coverage varies by plan and employer group. Please refer to EOC.				Covered	Members must obtain services through American Specialty Health Plans of California, Inc. (ASH Plans) (800) 678-9133 [TTY: 711] <ul style="list-style-type: none"> Monday through Friday, 5 a.m. to 8 p.m., April 1st through September 30th Sunday through Saturday, 8 a.m. to 8 p.m., October 1st through March 31st No - Referral Not Required
All Medicare Supplement plans	Covered	Covered			Members may go to any Medicare participating provider. No – Referral Not Required
Medicare Supplement Plan G Extra			Covered	Covered	Members must obtain services through American Specialty Health Plans of California, Inc. (ASH Plans) (800) 678-9133 [TTY: 711]

Plan	Benefit				Provider/ Referral Required (Y/N)
	Medicare- Covered Acupuncture	Medicare- Covered Chiropractic	Non- Medicare Covered Acupuncture	Non- Medicare Covered Chiropractic	
					<ul style="list-style-type: none"> Monday through Friday, 5 a.m. to 8 p.m., April 1st through September 30th Sunday through Saturday, 8 a.m. to 8 p.m., October 1st through March 31st No - Referral Not Required

1. Which Individual MA-PD plans include non-Medicare covered (routine) chiropractic benefits?

- Blue Shield 65 Plus (HMO) – San Diego and Kern counties
- Blue Shield Inspire (HMO) – Alameda, San Mateo, Los Angeles, Orange, Santa Clara, San Joaquin, Stanislaus, and Merced counties
- Blue Shield Select (PPO) – Orange and San Diego counties
- Blue Shield 65 Plus Choice Plan (HMO) – San Bernardino and Riverside counties
- Blue Shield TotalDual Plan (HMO D-SNP) – Los Angeles, San Diego, Orange and San Bernardino counties
- Blue Shield Inspire (HMO D-SNP) – San Joaquin, Stanislaus, and Merced counties

Please refer to the 2025 EOC for each of the plans listed above for the routine (non-Medicare covered) chiropractic benefit copay amounts and the number of visits covered.

2. Do Medicare-covered and routine (non-Medicare covered) chiropractic services coordinate with each other when it comes to the number of visits?

Routine (non-Medicare covered) chiropractic services are separate and distinct from Medicare-covered chiropractic services. They each cover different services and have a separate number of visits, which are allocated under each benefit description.

Medicare Advantage:

Please refer to the 2025 MAPD EOC for a benefit description of Medicare-covered acupuncture and chiropractic services and non-Medicare covered (routine) chiropractic services. **Please Note:** Non-Medicare covered acupuncture services are not included in Individual MAPD plans (HMO, HMO D-SNP and PPO).

Medicare Supplement:

Medicare-covered Chiropractic and Acupuncture services are not described in the plan EOCs. They are covered under Original Medicare with secondary coverage provided by the Medicare Supplement plan for out-of-pocket costs. **Please Note:** Only Plan G Extra includes non-Medicare covered Acupuncture and Chiropractic benefits.

3. **If a member needs both Medicare-covered and routine (non-Medicare covered) services (when covered by the plan), can services be obtained as part of the same visit with an ASH Plans network provider?**

Members have the option to obtain both Medicare-covered services and non-Medicare covered (routine) services (as long as they are covered by the plan), as part of the same visit with an ASH Plan network provider.

4. **How does a member access non-Medicare covered services outside California?**

For Group or Individual MAPD PPO members or Medicare Supplement Plan G Extra members in plans that include routine (non-Medicare covered) chiropractic or routine (non-Medicare covered) acupuncture services (please see table above for further details), the member will utilize the BlueCard program for these services outside California. Providers can be located at blueshieldca.com/find-a-doctor, under "Accessing Care Outside CA" at the bottom of the webpage and clicking on "Providers outside of CA". **Please Note:** Non-Medicare covered acupuncture services are not included in Individual MA-PD plans.