



Blue Shield Medicare Advantage Prescription Drug (MAPD) and Medicare Supplement Plans
Acupuncture and Chiropractic Benefits
April 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.

Chiropractic services

Covered services include:

- 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

Covered services include:

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

See table below for the coverage of the above services for our Medicare members. **Please refer to the Evidence of Coverage 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, DSNP (Individual & Group)	Covered – All Plans				<p>Members must obtain services through American Specialty Health Plans of California (ASHP) (800) 678-9133, [TTY: 711].</p> <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 <p>No - Referral Not Required</p>
Medicare Advantage HMO, DSNP (Individual & Group)		Covered			Members must obtain services through their physician group (IPA/Medical Group).

Plan	Benefit				Provider/ Referral Required (Y/N)
	Medicare-Covered Acupuncture	Medicare-Covered Chiropractic	Non-Medicare-Covered Acupuncture	Non-Medicare-Covered Chiropractic	
					Yes, Referral Required from PCP to see Chiropractor within the physician group (IPA/Medical Group). Please see Question 3 for additional information.
Medicare Advantage PPO (Individual & Group)		Covered			<p>Members must obtain services through American Specialty Health Plans of California (ASHP) (800) 678-9133, [TTY: 711].</p> <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, DSNP (Individual)			Not Covered		n/a
Medicare Advantage HMO, PPO (Group)			Covered (varies by plan, refer to EOC)		<p>Members must obtain services through American Specialty Health Plans of California (ASHP) (800) 678-9133, [TTY: 711].</p> <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, DSNP (Individual & Group)				Covered	Members must obtain services through American Specialty Health Plans of California (ASHP)

Plan	Benefit				Provider/ Referral Required (Y/N)
	Medicare-Covered Acupuncture	Medicare-Covered Chiropractic	Non-Medicare-Covered Acupuncture	Non-Medicare-Covered Chiropractic	
Please refer to #1 below for a list of IMA-PD plans with non-Medicare-covered Chiropractic benefits. For Group MA-PD, varies by plan. Please refer to EOC.					(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 and Plan G Inspire (Plan G Inspire will close to new enrollments effective 4/1/2024 and will be withdrawn from the market effective 1/1/2025.)			Covered	Covered	Members must obtain services through American Specialty Health Plans of California (ASHP) (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

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

- Blue Shield 65 Plus (HMO) – San Diego, Kern, San Luis Obispo, and Santa Barbara counties
- Blue Shield Inspire (HMO) – Alameda, San Mateo, Los Angeles, Orange, Santa Clara, San Joaquin, Stanislaus, and Merced counties
- Blue Shield Enhanced (HMO) – Los Angeles and Orange counties
- Blue Shield Select (PPO) – Alameda, 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 Evidence of Coverage 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 MA-PD Evidence of Coverage for a benefit description of Medicare-covered and non-Medicare covered (routine) services. **Please Note:** Non-Medicare covered Acupuncture services are not included in Individual MA-PD plans (HMO, DSNP 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 Medicare Supplement for out-of-pocket costs. **Please Note:** Only Plans G Extra and Plan G Inspire include 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 and G Inspire 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.