



YOUR PRACTICE / BUSINESS

## How to Address the Question, "Do You Accept Insurance?"

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Do you ever dread getting asked the question, do you accept insurance—when you only accept cash, or when you are out-of-network?

As part of my daily practice, mentoring acupuncturists to grow their practices faster and more effectively, I talk to a lot of practitioners. This helps me keep a pulse on what is happening with the profession across the country. One complaint is that when people have insurance, they want to use it and oftentimes they are not willing to pay cash for services.

There Are Two Reasons for This Question

It is easy to get concerned about people not willing to pay cash, or more money (out of pocket) than they expected when they start asking about insurance. There are typically two reasons people ask this question:

1. They're asking because they have insurance and want to know if it's covered, and why wouldn't they if they're paying insurance premiums?
2. They're asking because they will only see you if it's covered by insurance.

It's up to you to educate your potential patients about this. One answer many acupuncturists tell me they say, "No, we don't accept insurance, but ..."

The challenge with addressing the question that way, especially with a "no" at the beginning of the sentence, is that the first impression someone may get is that you cannot give them what they want.

The most common reason someone is not willing to pay cash is not seeing the value of paying cash. We

pay for what we prioritize to be important. An acupuncturist once said to me that her patient told her she couldn't afford the recommended treatment plan, but then drove off in a really nice car. It was the type of car where the insurance per month would pay for at least five acupuncture treatments.



Another way of addressing this commonly asked question which comes from a script I give to my acupuncturist clients is "Although we don't accept insurance, let's see what you're dealing with and let's see about getting it resolved."

#### It's All in the Verbiage

The difference with this script versus the first approach above is that the choice of words and phrasing helps lead people towards the possibility of getting help with their health issue instead of continuing to keep the discussion on insurance and whether there is coverage. This is helpful ... especially when people do not fully understand how you can help them.

When the concern of you not accepting insurance comes up later in the conversation, it's about being real with your patient. You can say, "that's true, but where will you be in 3-6 months if you don't address this issue, whether or not insurance covers it?" It's about being committed, but not attached. You are committed to giving your best recommendation for the highest good of the person, but not attached to whether or not he or she will move forward with care with you.

#### The Health Saving Account

You may also ask, or educate them about whether they have an health savings account (HSA), or not. Try this approach and start seeing more of your potential patients coming in and booking

appointments with you, even when you let them know you don't accept insurance.

I'd like to know how you answer this question. Send me an email at [mentor@fillmyholisticpractice.com](mailto:mentor@fillmyholisticpractice.com) and let me know how your patients respond.

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