

# The CoverMyCare 2706 Toolkit



The 2706 Toolkit provides information tools for reference, education and for action. For anyone interested in advancing the purpose of Section 2706: educating officials in your states, insurance company management, the local media, and joining or forming groups of consumers, patients and providers who insist that full access to affordable licensed providers is important to health care choices now and for the future.

## **A Guide for Patients**

### **The Promise of Section 2706**

#### **Contribute Content from Your States**

Official contacts; local advocates; active initiatives

#### **Share Your Stories**

Describe your efforts to obtain reimbursement for treatments: via insurers and your state's health insurance commissioner

#### **Integrative Practitioners & Essential Health Benefits**

An infographic from our partners at the Coalition for Patients Rights



CoverMyCare is a project of the **Integrative Healthcare Policy Consortium**, a non-profit organization representing professions, educational institutes and healthcare consumers and wider options that will provide greater health for all Americans.

**IF YOU HAVE COME TO DEPEND ON REGULAR VISITS TO YOUR INTEGRATIVE PRACTITIONER,** if you visit periodically or if you are simply interested in these professions, you have a strong interest in seeing Section 2706 of the Affordable Care Act implemented properly in your state.

Here is some basic guidance that can help you determine if your integrative treatments are covered.

## ***Could a treatment by your integrative provider be covered?***

It will depend on three factors:

1. If your practitioner is licensed in the state where you are receiving care.
2. If that care is performed within the “scope” of that license. Scope defines the specific services that any licensed provider – MD, DO, ND, Lac – can provide to a patient or client
3. If your insurance company includes your practitioner in its health plan, or includes his or her profession in the plan, or provides reimbursement based on other criteria

#3 is the factor that remains unresolved, and the reluctance of insurers to add these providers to their plans is the reason Section 2706 of the ACA was written: to remove barriers to access *on an equitable basis with other providers*. Points 1 and 2 above are required of *any physician or other healthcare provider* licensed in your state.

**YOUR ACTION:** If points 1 and 2 above apply to your practitioner, and you want to know if their services will be covered:

1. Ask your insurer if your appointment will be covered
2. If the answer is “no,” ask why. Write down what you are told.
3. Tell your insurer that you believe the services should be covered under Section 2706 of the ACA and that you will send a complaint to the state’s office of health insurance regulation

## ***If your claim is denied:***

**YOUR ACTION:** If you believe that your provider’s services should be covered and your company denies, get in touch with your insurer as described in steps 2 and 3 above.

## ***Coverage for integrative providers is very uneven.***

Because not all integrative disciplines have been licensed in all states, and even with licensure insurance coverage is not often available, the status of integrative care as a covered healthcare service is just as uneven. Although chiropractors, for instance, are licensed in all 50 states, they are not always covered in all states.

This inconsistency of access to covered licensed practitioners is the primary flaw in health insurance markets that Section 2706 was intended to fix.



## ***Talk with Your Practitioner***

Even if you are aware that insurance coverage should be available for your practitioner's services, he or she may not be aware of the law. Your practitioner may also not be interested in dealing with insurance companies, which have been antagonistic toward integrative providers for years. Some providers have tried for years to add their services to health plans, but with limited to no success. Many may have given up, or perhaps simply have no interest in complying with the administrative details that accompany insurance coverage. Most will provide you with documentation with which you can make your own claim.

Ask your provider if his or her state professional association is involved in support for Section 2706, and if so ask if they are interested in patient involvement.

Be sure to tell them about **CoverMyCare**; leave a copy of the Toolkit sheet: "*The Promise of Section 2706*" and let them know about our web site and Facebook page.

## ***Should you talk with your physician?***

If you have been helped by treatments from integrative health practitioners, but have not advised your doctor, please consider doing so. Explain why these services are important for you.

Your physician may be very unfamiliar with, or even hostile to, integrative services and their track records of effectiveness and good outcomes. Most have had little exposure to these professionals or to their medical education and professional credentials that we have placed onto "The Professions" page of our web site.

Most physicians are routinely faced with growing pressures from many quarters: compliance with technology and administrative rules; coping with changing reimbursement; and rapid change in the science of their medicine. That world is complex and demanding but should not affect in any way treatment for you and your family, or understanding the value that you hold for access to integrative health colleagues.

## ***Essential Health Benefits and other coverage possibilities***

When the Affordable Care Act established health *insurance exchanges* to provide coverage for millions of uninsured Americans, it created a range of *essential health benefits* (EHBs) that are mandatory services under the law. Many can be provided by integrative practitioners who are licensed in your state, if you are covered by an Exchange plan. (See the Toolkit's **InfoGraphic** that illustrates the procedures; i.e.: in maternity, pediatrics, rehabilitative and preventive care that may be covered.)

Some forms of integrative practice may be covered under specific categories of care: *licensed massage therapy* for worker's compensation claims in Michigan, for instance. Some physicians themselves have added formal education in integrative practice such as acupuncture or nutrition, which may be covered under their own participation in the plans.

If your plan is provided by your employer, ask your health benefits representative about coverage, and let them know that access to integrative practitioners is important to you.

Although CoverMyCare is an increasingly robust resource, the variations in health care coverage — based on the state where plans are offered, the types of services covered and the nature of a practitioner's license — can be so complex that the best way to find out if your treatment is covered is to ask your insurance company.



# The Basics: The Promise of Section 2706



## *And how CoverMyCare.org can help us get there*

**SECTION 2706 OF THE AFFORDABLE CARE ACT (ACA)** was written to correct “imbalances” in the healthcare marketplace. In fact, it is placed in the ACA alongside the provisions that prohibit insurer discrimination *against people with pre-existing conditions*, which is now well accepted across the country.

When it comes to access to licensed holistic and integrative health service providers, however, it is very clear that insurers and their state regulators are **out of synch** and **far behind the public** and the millions of healthcare consumers who each year choose safe and proven healthcare options from licensed providers such as acupuncturists, naturopathic physicians certified professional midwives, massage therapists and often chiropractors.

Because of the long-standing patient preferences for these practices, and their growing acceptance in many areas of healthcare (described below) **Section 2706 directs state regulators to end this discrimination**. Regulators *must* ensure that the public has equal access to *all* licensed healthcare providers and equitable reimbursement for their services.

Despite the historic use of these treatments by millions of Americans (those who can afford to pay for treatments out-of-pocket), the full potential to improve health and to reduce its costs for all is constrained because the insurance marketplace continues to discriminate against providers.

Although Section 2706 went into effect January 1, 2014, the status of discrimination has barely budged, which is precisely why the **Integrative Healthcare Policy Consortium** (IHPC) launched CoverMyCare as a grassroots consumer resource at the end of 2014.

Among its offerings, CoverMyCare.org describes in a series of sketches the growing use of holistic and integrative healthcare practices throughout the country. Many people and health insurance regulators are unaware of this phenomenon and the potential that could be achieved if examples like these were made widely available:

- » **Clinical collaboration** between MDs and naturopathic physicians (NDs)
- » **In pain treatments**: the growing epidemic of opioid addiction can be offset with acupuncture
- » **In U.S. military and veterans’ medicine**: acupuncture, yoga and meditation help alleviate the debilitation of stress for servicemen and women
- » **In cancer therapy**: massage and yoga reduce the often crippling side-effects of chemotherapy
- » **In primary care**: patients of chiropractic and naturopathic medicine often use these professionals as their primary care providers

While these examples cover the years since the new millennium, holistic health providers have served Americans since the 1970’s. Since then, their professional education and credentialing have become well established and recognized by state and federal authorities, as have the beneficial outcomes of their practices. National and multi-state health systems such as the **Cleveland Clinic**, the **Allina Health System**, **U.S. military medicine** and many other health systems are now making these services a staple within their treatment programs.

Despite such advances, however, the status quo remains.

CoverMyCare.org is a destination site for patients and consumers interested in greater access to health choice, and to better outcomes at lower costs. It will be of interest to company health plan managers as well. All can play a major role in advancing the provisions of Section 2706 “*the last mile*” into the office of each state’s insurance commission, and to call for the proper implementation of the law. CoverMyCare can help make this happen with information, social connections and serving as a hub for actions in states around the country where collaborative initiatives are under way.

**For more, visit the web site: [www.covermycare.org](http://www.covermycare.org)  
or better yet, join us on Facebook: [www.facebook.com/covermycare](http://www.facebook.com/covermycare)**



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## Crowdsourcing CoverMyCare

**WE ENCOURAGE YOUR CONTRIBUTIONS** to both our state-based information resource and to our Shared Stories Album. Separate short forms linked from the sections below let you enter contact information about health insurance regulators or local activist groups in your state, as well as the details of your efforts attempting to have your healthcare reimbursed. Help state regulators, insurance companies, public health policy experts and your elected representatives understand how important it is to create the widest access possible to all licensed healthcare services.



## Your State to the Nation



Content contributions from patients, providers, and advocates help us to create a dynamic picture of activities taking place across the country. If you have details on the decisionmakers in your states — insurance regulatory officials or elected representatives — our state page might well need an update (as a result of the November 2014 election) or brand-new entries.

Check out your state's status in **our list of the States here**.  
Or go directly to the **online form for adding content here**.



## Share Your Stories



Were you denied coverage by an insurance company for

Your **Acupuncture** treatment?

Your **Chiropractic** treatment?

A visit to your **Naturopathic Physician**?

Services by **Certified Professional Midwife**?

Treatment by your **Massage Therapist**?

Or other treatment from a state-licensed healthcare provider?

Has your state insurance commissioner's office assisted you well or poorly?

Has your licensed integrative care provider been excluded from your insurance plan?

Share your experience by **going to our online Story Album form here**.

**YOUR PRIVACY is paramount.** We will never use your email or name or provide any personal information to third parties. You may add your name to your comments and contributions if you wish.



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# Letter Templates You Can Use



## **Letter template for your state's *Insurance Regulator***

A Microsoft Word template for this letter is **AVAILABLE FOR DOWNLOAD HERE**.

*Address Line 1*

*Address Line 2*

*Address Line 3*

Re: Access to Licensed Healthcare Providers of My Choice  
Section 2706 of the Affordable Care Act  
[ your insurance company ]

Dear [*insert name*],

I am writing today to urge your office and our state to support my access to all the licensed health care professionals who are qualified to provide health care in our state and who I have chosen for my healthcare needs.

As you know, Section 2706 of the Affordable Care Act, “Non-discrimination in healthcare”—which became active January 1, 2014—was passed to make sure that my provider and other licensed providers are reimbursed for their services. I am disappointed that [ *state name* ] has not yet directed the state’s health insurance companies to comply with this law.

*[In this section, tell your personal story related to coverage by this insurance company. Explain why the care was necessary and why you are seeking a specific health care professional. If the company has declined reimbursement, explain the reason given to you. If applicable, include information about how this care provider promotes your overall health, helping you reduce the need for more expensive care. Be sure to include policy and claim numbers.]*

I strongly believe that patients like me are best served when we have access to providers of our choice, who are licensed by the state and with whom we have had a positive, beneficial relationship. This access is very important to me and I expect your office to acknowledge this and act quickly to ensure that the companies come into compliance with Section 2706 of the Affordable Care Act.

I can be reached at [*insert phone number*] or via email at [*insert email address*]. I look forward to your prompt response.

Sincerely,



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# Letter Templates You Can Use



## **Letter template for your Insurance Company**

A Microsoft Word template for this letter is **AVAILABLE FOR DOWNLOAD HERE**.

*Address Line 1*

*Address Line 2*

*Address Line 3*

Re: Access to Providers of My Choice  
*your policy number here*

Dear *[Insert name]*,

I am writing today to urge *[ company name ]* to support my access to all the licensed health care professionals who are qualified to provide health care in our state. I also encourage you to take similar actions in other states where you offer health care coverage.

As you know, Section 2706 of the Affordable Care Act, “Non-discrimination in healthcare,” was passed to make sure that my provider and other licensed providers are reimbursed for their services. I am disappointed that *[ company name ]* has not yet complied with this law.

*[In this section, tell your personal story related to coverage by this insurance company. Explain why the care was necessary and why you are seeking a specific health care professional. If the company has declined reimbursement, explain the reason given to you. If applicable, include information about how this care provider promotes your overall health, helping you reduce the need for more expensive care. Be sure to include policy and claim numbers.]*

I strongly believe that patients like me are best served when we have access to providers of our choice, who are licensed by the state and with whom we have had a positive, beneficial relationship. This access is very important to me.

I would like *[ company name ]* to cover the services of *[ your provider name ]*, not just because of Section 2706 but because *[ he/she ]* has served me so well.

I can be reached at *[insert phone number]* or via email at *[insert email address]*. I look forward to your response.

*Sincerely,*



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# Letter Templates You Can Use



## **Letter template for your *Elected Representatives***

A Microsoft Word template for this letter is **AVAILABLE FOR DOWNLOAD HERE**.

*Address Line 1*

*Address Line 2*

*Address Line 3*

Re: Health Insurance Company non-compliance with the law

Dear [*Insert name of Senator or Representative*],

As a resident of [*town/city*] I urge you to support my access to quality and affordable health care, as well as to a full range of licensed health care professionals.

I am disappointed that my insurance company, [*company name*] has not complied with the provisions of Section 2706 of the Affordable Care Act, "Non-discrimination in healthcare," which states that the services of all providers licensed in [*state name*], must be included in reimbursement programs.

This means that if I choose the services of a licensed provider who is not an MD or DO and who is not covered by a health plan, I will pay out of pocket for those services. The provisions written to prevent this became law Jan. 1, 2014!

[ *In this section, tell your legislator about your personal story, including how your health has been positively impacted by your non-MD or DO health care professional. Include the discipline practiced by your provider and explain the value of the treatment you received. Also explain whether these services were reimbursed and if not, how this limitation has affected your treatment decisions.* ]

I am informed that a coalition of medical and osteopathic physician organizations called the Scope of Practice Partnership (SOPP), established by the American Medical Association (AMA) and other medical groups, seeks to limit my access to non-MD or DO providers, even though my provider is licensed in our state, by limiting the range of health care-related activities and services that a health care professional can provide despite his or her education, license and/or certification.

These efforts may well limit my access, and the access of many thousands of other state residents, to safe, high quality and cost effective health care options. Providers like [*my provider*] are indispensable for thousands of residents like me, and millions of others across America. My access to my best health care options should be based on safety, efficacy and positive outcomes, not on scope-of-practice "turf wars."

Please contact me to let me know your position on Section 2706, non-discrimination against licensed healthcare providers, and what you have done to urge regulators in our state to ensure they have directed insurers to comply with the law.

I can be reached at [*insert phone number*] or via email at [*insert email address*]. I look forward to hearing from you.

Sincerely,



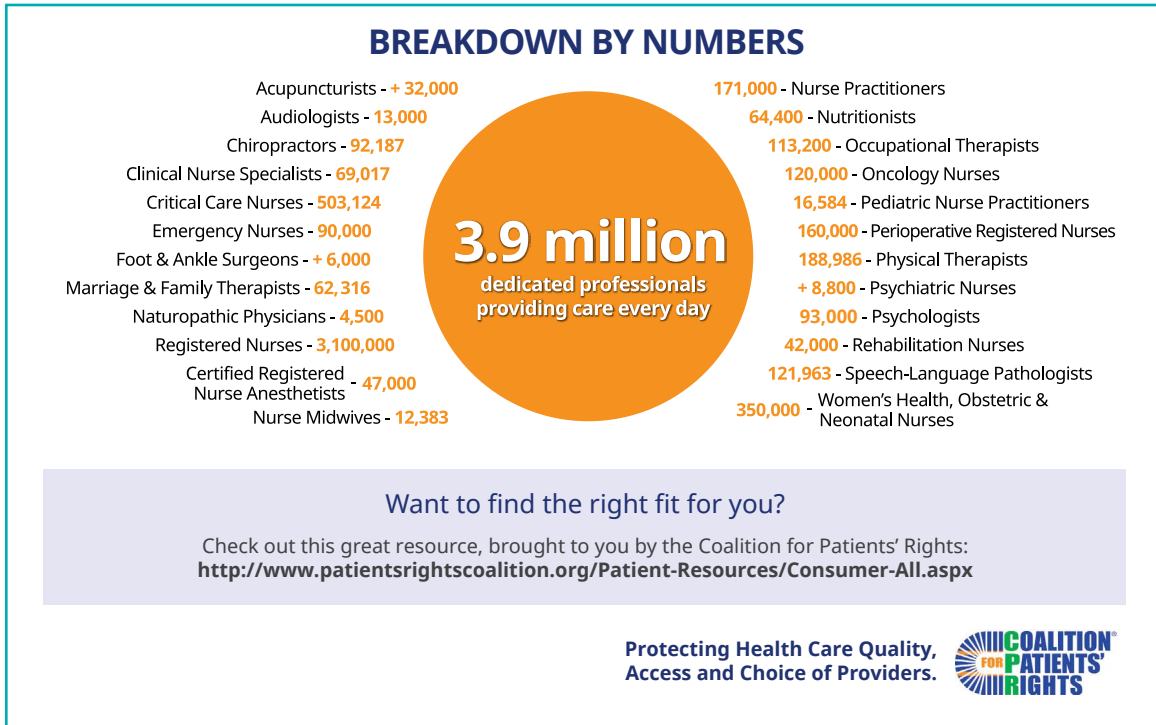
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# Integrative Practitioners & Essential Health Benefits



**ESSENTIAL HEALTH BENEFITS** are healthcare services that have been defined as *must-have for insurance plans* offered under the Affordable Care Act. The info graphic below from our partners at the **Coalition for Patients Rights** (CPR) shows the types of providers who can deliver these benefits.



The full Info Graphic  
is at our web site  
**PLEASE CLICK HERE**



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