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# Paying for Complementary and Integrative Health Approaches

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## What's the Bottom Line?

- Beyond what insurance covers, Americans spend about \$30.2 billion yearly out-of-pocket on complementary health products and practices.
- Before you use a complementary health approach, you should learn about its risks, benefits, and the scientific evidence behind it from a reliable source.

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## Use of Complementary Health Approaches in the United States

Data from the 2012 National Health Interview Survey (NHIS) show that 33 percent of adults and almost 12 percent of children use complementary health approaches, and that the most commonly used approach is natural products (dietary supplements other than vitamins and minerals). Fish oil is the natural product most often used by adults and children. As for mind and body practices, adults and children most often turn to chiropractic or osteopathic manipulation, yoga, meditation, and massage therapy.

## Out-of-Pocket Spending on Complementary Health Approaches

People seem to be willing to pay “out-of-pocket” (not through insurance) for certain complementary health approaches. In fact, out-of-pocket spending on these approaches for Americans age 4 and older amounts to an estimated \$30.2 billion per year, according to the 2012 NHIS. This includes:

- \$14.7 billion out-of-pocket for visits to complementary and integrative health practitioners such as chiropractors, acupuncturists, and massage therapists
- \$12.8 billion out-of-pocket on natural products
- About \$2.7 billion on self-care approaches (homeopathic medicines and self-help materials, such as books or CDs, related to complementary health topics).

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This out-of-pocket spending for complementary health approaches represents 9.2 percent of all out-of-pocket spending by Americans on health care (\$328.8 billion) and 1.1 percent of total health care spending (\$2.82 trillion).

## Insurance Coverage of Complementary Health Approaches

Many Americans use complementary health approaches, but the type of health insurance they have affects their decisions to use these practices. In a recent study, researchers analyzed 2012 NHIS data on acupuncture, chiropractic, and massage—and compared that with data from 2002. While use rates for all three approaches rose, the increase was much more pronounced among those who did *not* have health insurance. For those who had health insurance, coverage for these three approaches was more likely to be partial than full.

If you would like to use a complementary or integrative approach and don't know if your health insurance will cover it, you should contact your health insurance provider to find out.

Some questions to ask your insurance provider include:

- Is this complementary or integrative approach covered for my health condition?
- Does it need to be
  - Preauthorized or preapproved?
  - Ordered by a prescription?
- Do I need a referral?
- Does coverage require seeing a practitioner in the network?
- Do I have coverage if I go out-of-network?
- Are there any limits and requirements—for example, on the number of visits or the amount you will pay?
- How much do I have to pay out-of-pocket?

Keep records about all contacts you have with your insurance company, including notes on calls and copies of bills, claims, and letters. This may help if you have a claim dispute.

If you're choosing a new health insurance plan, ask the insurance provider about coverage of complementary or integrative health approaches. You should find out if you need a special "rider" or supplement to the standard plan for these approaches to be covered. You should also find out if the insurer offers a discount program in which plan members pay for fees and products out-of-pocket but at a lower rate.

General information on health plans and benefits is available from the U.S. Department of Labor.

## Sources of Information on Insurers

Your state insurance department may be able to help you determine which insurance companies cover specific complementary or integrative health approaches. USA.gov provides contact information for state and local consumer agencies, including insurance regulators.

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Professional associations for complementary health specialties may monitor insurance coverage and reimbursement in their field. You can ask a reference librarian for help or search for them on the Internet.

## Asking Practitioners About Payment

If you're planning to see a complementary or integrative practitioner, it's important to understand about payment. Here are some questions to ask:

- **Costs:** What does the first appointment cost? What do followup appointments cost? Is there a sliding scale based on income? How many appointments am I likely to need? Are there other costs (e.g., tests, equipment, supplements)?
- **Insurance:** Do you accept my insurance plan? What has been your experience with my plan's coverage for people with my condition? Do I file the claims, or do you take care of that?

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## Tax-Related Matters

Two kinds of **tax-exempt accounts** help people save money for health expenses and may help you cover the costs of some complementary health approaches. The **flexible spending arrangement** is a benefit offered by some employers; it allows you to set aside pretax dollars (generally, each pay period) for health-related expenses. The **health savings account** is for people who participate in high-deductible health plans; you, not an employer, establish this kind of account. For more information, see [Internal Revenue Service \(IRS\) Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans](#).

Some expenses related to complementary health approaches may be tax deductible. For more information, see [IRS Publication 502, Medical and Dental Expenses](#).

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## Federal Health Benefit Programs

The Federal Government helps with some health expenses of people who are eligible for Federal health benefit programs, such as programs for veterans, people aged 65 and older (Medicare), and people who cannot afford health care (Medicaid, funded jointly with the states). Information on health benefits for veterans is available from the U.S. Department of Veterans Affairs. Information on Medicare and Medicaid is available from the Centers for Medicare & Medicaid Services. A handbook, [Medicare & You](#), explains what services Medicare covers.

Two other Internet resources—[Benefits.gov](#) and the [Health and Insurance page](#) on the OPM Web site—explain Federal health benefit programs. Benefits.gov has a benefits-finder that can help you learn more about qualifying for programs.

## NCCIH's Role

As with any health care option, before using a complementary health product or practice, you should learn about its risks, benefits, and associated research-based evidence. The National Center for Complementary and Integrative Health (NCCIH) funds research that helps build evidence about whether complementary and integrative health approaches are safe and effective. The NCCIH website offers up-to-date, science-based, objective information on the risks and benefits of many complementary health products and practices as well as information about NCCIH-

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sponsored research and NCCIH-sponsored clinical trials (studies in people). NCCIH, like other components of the National Institutes of Health (NIH), is a medical research agency. NCCIH does not provide financial assistance to people seeking health care. Resources on financial assistance for medical care are available on the NIH Web site.

## For More Information

### NCCIH Clearinghouse

The NCCIH Clearinghouse provides information on NCCIH and complementary and integrative health approaches, including publications and searches of Federal databases of scientific and medical literature. The Clearinghouse does not provide medical advice, treatment recommendations, or referrals to practitioners.

Toll-free in the U.S.: 1-888-644-6226

TTY (for deaf and hard-of-hearing callers): 1-866-464-3615

Web site: [nccih.nih.gov](http://nccih.nih.gov)

E-mail: [info@nccih.nih.gov](mailto:info@nccih.nih.gov)

### PubMed®

A service of the National Library of Medicine (NLM), PubMed contains publication information and (in most cases) brief summaries of articles from scientific and medical journals. For guidance from NCCIH on using PubMed, see How To Find Information About Complementary Health Approaches on PubMed.

Web site: [www.ncbi.nlm.nih.gov/pubmed](http://www.ncbi.nlm.nih.gov/pubmed)

### MedlinePlus

To provide resources that help answer health questions, MedlinePlus (a service of NLM) brings together authoritative information from NIH as well as other Government agencies and health-related organizations.

Web site: <https://medlineplus.gov/>

Information on health insurance: <https://medlineplus.gov/healthinsurance.html>

Information on Medicare: <https://medlineplus.gov/medicare.html>

Information on Medicaid: <https://medlineplus.gov/medicaid.html>

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