

## **Will My Insurance Cover Immunotherapy?**

This is a common question and a very difficult one to answer. There are many insurance companies and even the major carriers have many different policies that employers can choose from for their employees.

Insurance companies are not required to disclose the amounts that are covered and the amounts that the patient will be responsible for to the provider of service. It is therefore difficult for us as the provider to determine whether or not immunotherapy is a covered service for you.

There are two kinds of charges involved in immunotherapy administration:

Code 95165 is used for preparation of allergy extract. This is generally charged before the start of injections and about once a year thereafter.

Code 95115 or 95117 is used for the administration of injections and is billed each time you receive your injections.

The following is a list of questions to ask your insurance company when you call them to find out about your immunotherapy coverage. We recommend that you start by asking the insurance company if immunotherapy is a covered service, then ask more specific questions. Such as:

Would my extract be subject to a deductible or copay?  
(When we bill, we use CPT code 95165)

Would my shots be subject to a deductible or copay?  
(When we bill, we use CPT code 95115 or 95117, we do not bill for an office visit)

Is there a yearly maximum for immunotherapy under my plan?

We hope this helps to clarify some of the questions you may have concerning coverage of immunotherapy. Please remember to document who you spoke with when you call your insurance company.

If you have any questions or concerns, please feel free to contact our office.