

## Secsonal Allergy Injections Estimating The Cost

What is the most important benefit of venom immunotherapy? You will feel better! As you progress with treatment and your symptoms lesson, most patients save money on prescription and over the counter medications. Pharmacy prices continue to rise, while health plans charge higher co-payments/deductibles and cover less. Improving your health is a great investment.

When considering allergy injections, or if changing insurance while on immunotherapy, a frequent concern is the out of pocket cost. Insurance representatives commonly generalize benefits, resulting in unexpected bills to patients. Co-payments, deductibles, coinsurance and covered vs. non-covered services all vary per insurance company, but also per employer group within an insurance.

Calling your insurance plan's member services department is the best way to find out your out of pocket expenses for allergy services. Record the date, the phone number called, and the first and last name of the representative. Request a supervisor and record their name as well if you are still unclear. If your insurance misquotes you, those details may help you challenge a charge billed to you.

There are two types of charges billed for immunotherapy: a serum charge and an injection charge.

- Your serum is the first charge billed to your insurance. It is billed once a year. The amount made will provide you with enough serum for a years worth of immunotherapy. The code billed for serum is 95165.
- The injection you receive on a weekly basis (in the beginning) is the second charge billed to your insurance. This code is 95117. It is the *only* code billed for your injection visit. We do not bill an office visit code (which may require a co-pay) with allergy injections unless you see the doctor. The only time you would need to see the doctor is if you have a reaction to your injection or you have a planned office visit for that day.

The following questions will be helpful in determining the charges you may incur when beginning immunotherapy:

- Will I have a co-pay, deductible, or coinsurance for my serum? (The code to be billed is 95165)
- Will I have a co-pay, deductible, or coinsurance for my injections? (The code to be billed is 95117)

For those patients that are currently on immunotherapy, we can help you determine the expenses you may incur in the upcoming year. We can provide you with your anticipated injection schedule and the amount of serum that will be needed.

Any questions or concerns that may arise should be directed to our billing department at 508-757-1589.

Thank you,

Central Mass Allergy & Asthma Care