Acupuncture, Chiropractic, Massage, and Naturopathic Services

As the first Hawaii insurer to include alternative care as part of its health plan benefits, all of HMAA's medical plans include acupuncture, chiropractic, massage, and naturopathic services. Alternative care is covered on the basis of medical necessity with a low coinsurance percentage and limited to a maximum of \$1,000 per calendar year for all types of alternative care combined.*

Using a participating (in-network) provider will maximize your coverage and reduce your out-of-pocket expense. To verify your plan coverage or provider's participation status, please contact our Customer Service Center, ask your provider's office, or view our provider directory online at hmaa.com.

Acupuncture

Acupuncture is a traditional medicine technique in which fine needles are inserted in the skin to treat various health concerns and is most commonly used to help relieve back, joint, or neck pain. It may also help relieve symptoms for people with asthma, infertility, irritable bowel syndrome, seasonal allergies, and other ailments.

Chiropractic Care

Chiropractic care focuses on the structure of the body, particularly the spine. Chiropractic treatment helps align the body to relieve pain, improve function, and help the body heal itself. Treatment typically involves manual therapy, including stretching and specific joint or spinal manipulation. It can decrease nerve pressure, reduce muscle tension, correct posture, improve sleep, and increase energy.

Massage Therapy

Massage therapy helps manage health conditions or enhance wellness by manipulating the soft tissues of the body. Techniques vary by the type of pain, such as headaches, low back pain, neck and shoulder pain, or knee pain. Providers may require combining massage therapy with other forms of medical treatment such as acupuncture or chiropractic care.

Naturopathic Services

Naturopathic services treat various health concerns using naturopathic medicine and natural remedies to help the body heal itself. Treatment methods include health education and prevention counseling, coaching on dietary and lifestyle changes, exercise therapy, herbal medicine, homeopathy, practitioner-guided detoxification, and stress management.

* Reimbursement is based on a percentage of HMAA's eligible charges, not billed charges. Eligible charges may be based on a procedure fee schedule, a percentage of billed charges, per day (per diem) fees, per case fees, per treatment fees, or other methods. This document is intended to provide a condensed explanation of benefits. Please refer to the Description of Coverage (DOC) for details. In the case of a discrepancy between this document and the language contained within the DOC, the latter will take precedence.







