

Understanding how allergy shots are billed

When you are started on allergy shots (allergen immunotherapy), there are two types of charges that are submitted to your insurance company for payment. First, there is the extract preparation charge. Your allergen extract is what comprises the injection and is specifically formulated for your allergies. The other charge is for when you come into the office to receive your injection.

Extract Preparation:

This is coded to your insurance company by how many doses are made for your shots in advance. Therefore, your charge for the build-up phase of your shots will have many more doses than your maintenance phase, so it will be higher. When you are placed on allergy shots you will receive somewhere between 1-3 injections per visit. This means that you will have 1-3 vials mixed which contain your extract. For each vial made for build-up, there are 31 total doses. Therefore, if you receive one vial there will be 31 build-up doses charged, two vials 62 doses, and three vials 93 doses.

Vial Color	# Doses
Green	6
Blue	6
Yellow	6
Red	13*
Total	31

*Red vial contains 10 build-up plus first three maintenance doses.

When you are done with your build-up vials, and need a new red vial to continue your maintenance dosing, a new red vial is made and charged to your insurance company. There are 10 or 20 doses in each maintenance vial. Therefore, depending on how many vials you have your insurance will be charged between 10-40 doses. You will need a new refill after 10 or 20 maintenance injections. A maintenance dose is given every three to four weeks.

Extract Preparation CPT code for your insurance company = 95165 x the number of doses.

Injection Charge

The second charge is much more straightforward. It is the charge to your insurance company for when you come in to receive your injections. It will depend on how many injections you receive. For one injection it is code 95115 and for two or more injections it is code 95117. You may or may not have an office copay for this code and should check with your insurance company.

How well does insurance cover allergy shots?

Insurance companies almost always cover allergy injections, the question is how well do they cover them? They may cover it 100% off the bat. There may be a set co-insurance split (like 80% insurance 20% you). You may have to pay 100% of the charges until your annual deductible is met, and then it will pay 100% or there might be a co-insurance split. You would need to call your insurance company and check. What the actual charge is to your insurance company and what your insurance company's financial responsibility is varies by insurance contract.