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A Word About Insurance Reimbursement

By Vivian Madison-Mahoney, LMT

I hope you don't mind, but I need a moment to get up on my soapbox. First, however, allow me to take you down my memory lane. I was born and raised in the Catskill Mountains of New York.

I lived with my mom, dad, two brothers and two sisters in a three-room tarpaper shack on 40 acres of enchanting woods; it was a two-mile walk to our one-room schoolhouse. Eventually, my family "graduated" to what I call a converted chicken coop, but at least the boys and girls had their own rooms, and we had pull-chain electric lights and an indoor flushable toilet! My dad obtained a three-line telephone and an old "snowy" screen TV. I even learned what a nickel was; up until then, I'd only seen pennies.

When our school closed, we were transferred to a school with 30 students per classroom. The experience was so frightening, I never did adjust and with less than a year to graduation, I quit. I was naive and afraid of people. I took a job working at a summer resort and, through the years, had many other jobs: waitress, telephone operator, salesperson, church librarian, Montessori school bus driver, and real estate agent. In the late 70s, I was in an auto accident that left me in constant pain. I located an effective chiropractor that, interestingly, understood the insurance system. When my benefits were exhausted, he continued my treatments while employing me as his chiropractic assistant where I did everything: laundry, X-ray developing, phlebotomy, patient therapies, selling vitamins, appointment-setting, mopping, and errands - for \$4 an hour. I did this while trying to raise my three little daughters.

The point of all this is: These experiences taught me to appreciate everything. I learned that time changes things, though not overnight. I learned that if you are diplomatic, kind, and wait your turn, you could get anything you want. I learned to stand up for and fight for my rights; I learned what is right, and that being honest and desiring to give rather than take brings about the best rewards in life.

That said, the insurance issues I want to write about are these: I see advertising on insurance seminars, manuals, and other things that I know contain false and/or misleading statements. I hear from therapists daily who feel they have been "scammed"; other therapists tell me they have been taught to bill up to \$200 per session because they live in Denver, San Francisco, or other big cities. Folks, ask for credentials and proof of what is being taught at these seminars before you jump in. I, and others, have worked long and hard to protect this profession; unfortunately, if this fraudulent behavior continues, I see massage therapy going straight down the tubes when it comes to insurance reimbursement.

We didn't get to this point of insurance company reimbursement by taking advantage of patients or insurance companies. We got into the system through the back door, by giving good service at fees more reasonable than others who use the same codes or provide the same services. Insurance companies are not looking for ways they can pay us; they are looking to cut costs. Why do you think they try to get massage therapists or alternative health care providers to discount their fees for subscribers? They're looking for ways to give policyholders benefits at no cost to them - instead, it comes out of your pockets!

Do you think that we - who came on board last - will come out on top, if massage advertisements or statements threaten to sue insurance companies? We need to use some common sense. This is a helping profession. Although we deserve to be decently compensated for our work, insurance reimbursement is not a "get rich" scheme. Taking advantage will surely leave us out of the system.

Until recently, insurance companies never cut our rates. Other health care providers are fighting uphill battles and having their rates rationed by some insurance companies in some states and in parts of Canada. We have a long way to go, and are presently sitting on the edge; it could go either way. It is up to you and me. Are you in it for the long haul or for the dollars you can get today? This can be our beginning or our end - again, the difference is up to us. Insurance companies can write anything they want into or out of a policy. When insurance companies decide to write massage therapy out of their policies, we are up a creek without a paddle - it's as simple as that.

I try to be careful when it comes to these issues because I do not want it to sound like "sour grapes." But I do it because I love this profession, I love you, and I want our reimbursement by insurance companies to last a long, long time. I want for insurers to search us out for the quality service we provide: the best for less - not for peanuts - just for less. Yes, we can say we are worth so much because we work hard, put in a lot of hours, and have a great deal of training, but what will all of this mean when you cannot make money in the

massage business?

There are many dedicated therapists and massage therapy associations working to get us "in the system" the right way. The old saying, "One bad apple can spoil the entire basket," still holds true today. Let's work together to get insurance companies to see the benefits of massage therapy, provided by trained massage professionals, for patients, employers that cover insured people, and the insurance industry, as a whole. Well, it's time to get down off this box!!

Click [here](#) for more information about Vivian Madison-Mahoney, LMT.



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