



## Insurance Issues

*By Vivian Madison-Mahoney, LMT*

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### An Issue of Reimbursement

Most patients and massage therapists are not aware of the fact that "massage therapy" and/or "manual therapy techniques/myofascial release" *is* a covered service by most insurers, including Medicare and self-insured employer plans which fall under the Federal guidelines of ERISA (Employee Retirement Income Security Act).

However, there is a catch.

While insurance companies do pay for the services we perform, they do not directly reimburse us for our services. Instead insurers will pay PTs, MDs or DCs who have massage therapists on staff. (I might add at increased costs to employers and insurers.) Therefore, we are not faced with the issue of getting insurers to reimburse for our services; it is an issue of getting them to directly pay those who perform this hands-on, intensive, time-consuming work.

Patients typically must go through practitioners who have massage therapists on staff to receive full insurance coverage. But many practitioners do not have massage therapists/bodyworkers on their staff. In this case, a treating physician may write a prescription for medically necessary massage/manual services for the patient. However, because the patient is dealing with a referral (and a non-staff therapist), the patient will very likely have to pay out-of-pocket for the service. As a result, many patients will simply choose not to pay for the much-needed treatment.

I have no objections to physicians, chiropractors, etc. hiring massage therapists to perform work in their offices as an employee or independent contractor if this is what both parties prefer. However, more often than not, I hear that both the therapist and physician would rather work on a referral basis. Unfortunately,

this is only possible now with liability type insurance and a few health insurance exceptions. Therefore, only very limited coverage is available to patients in comparison to what would be available if insurers provided coverage and direct reimbursement for all medical referrals to massage therapists.

### **The Time Is Right**



Health insurance coverage is expanding as we educate insurers, legislators, employers and the public to the benefits of massage. Employers across the nation (including insurance companies) have massage therapists come to their offices to provide stress relief massage therapy to their employees and incorporate massage therapy in their wellness programs. They are beginning to understand and value the benefits of massage therapy when performed by those who are trained and licensed to provide this service. However, they do not yet realize the cost-effective savings of reimbursing massage therapists directly.

If insurers or employer group plans allowed direct reimbursement to state-licensed, certified or trained therapists to provide therapy for prescribed medical conditions through their health insurance programs, employees would be able to better stay on the job, return to work faster after injury, and be more productive. Reimbursing other practitioners for services provided by massage therapists only increases insurance companies' payments as they are paying a "middle-man", costing them more in the long run. If other health insurers, Medicare and the VA directly reimbursed state licensed and/or certified massage practitioners, their costs could be considerably reduced due to direct provider reimbursement. Direct reimbursement to those providing the services would also decrease patient's co-pays and in some cases, their deductibles.

As mentioned, most of us who have been accepting insurance cases have only been successful with liability type insurance cases such as auto, work, or slip-and-fall as well as some health insurance situations. When I began in this field in 1984 no one was billing insurance for massage. To my knowledge not many physicians knew about massage therapy as a benefit to their patients. Before I sold my practice, in one county alone, more than 172 physicians were referring patients to my office. Now they are doing it across the nation. They understand the benefits to their patients.

Now is the time to make insurance companies, self-insured employers, Medicare, VA and private health insurers understand the value of these services and savings to them as well.

I know, some are against direct reimbursement. Some worry that their fees will be lowered if insurance companies were able to reimburse them. But reimbursement would be an *option*; therapists would not be obligated to change their way of doing business or forced to accept insurance for reimbursement. We need to always protect our rights to choose as well.

But, I can say this: since 1984 when I began billing insurance and since 1990 when I began providing CE courses on insurance billing procedures, laws and rules to massage therapists, I haven't seen any massage therapist doing any worse because of it. If we were directly reimbursed by health insurance companies, working under the prescriptive orders of a physician and only able to make what the going Medicare or state workers' compensation fee schedules are, it would surely be more rewarding for those therapists losing business from out-of-pocket patient referrals.

I know for myself, we worked on volume, charging extremely low fees such as \$58.50 and \$65 per hour (or more), and built a massage practice earning a half million a year back in the late 80s and early 90s. There are many therapists who would be happy to make anything working in a field they love rather than wondering where the next dollar is coming from or searching for other forms of income as, sadly, I so often see these days. So if money were pretty much guaranteed, would it not be better to have the capability to accept or reject new clients/patients as your office (or hands) permitted?

When contacting an insurance company, many massage therapists hear the following: "We will reimburse a PT or MD to provide massage therapy or manual therapy services but not a massage therapist." "We do not allow massage therapists to become in-network or participating providers." While we may complain that this seems like discrimination, it will not change things as they are. We need to work together to change the way insurers reimburse for physician-prescribed services.

### **What's Your Take?**

I realize reimbursement is not for every therapist. For those of you who command much higher fees, you may be concerned by this possibility. I want to hear from therapists on both sides of the issue.

As a health care advocate, I'm requesting feedback and possible future assistance from those interested in helping to reform the way health insurers, Medicare, VA and employer group plans reimburse for massage/manual therapy services.

Please email me at [vivmahoney@aol.com](mailto:vivmahoney@aol.com) or send mail to: Massage Today/MPA Media, 5406 Bolsa Avenue, Huntington Beach, CA 92649.

Your input is welcome and appreciated!

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