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Debunking Insurance Myths

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As the debate surrounding third-party (insurance) payment for massage heats up, there are some myths that need debunking. The first is that if massage is accepted by insurance companies, the credibility of the profession will be enhanced.

The parallel myth to this is that individual therapists will somehow be accepted as more professional and more creditable, because they will have the "stamp of approval" of some insurance provider(s). Those who think this way are looking backward. Before insurance will accept massage as a service worth paying for, credibility must already be established. The fact that millions of people are seeking massage therapy proves the credibility of our profession. The fact that the vast majority of these people are willing to pay for massage out of their own pockets shows not only the credibility of the profession and the practitioners, but also the effectiveness of the techniques. People will do about anything if someone else will pay for it, whether it works or not. However, they will not pay for it themselves unless they receive a noticeable benefit. Credibility and professionalism have already been established. Insurance will not enhance either of the two. If insurance does to massage what it has done to other professions, it will decrease massage's credibility and professionalism, and lead to the billing schemes other professions have been forced to develop to survive.

No organization or institution outside of our profession can give us credibility or professionalism. Both must be earned. If the goal is to foster these traits, we must look within and increase the quality our education and our entry-level standards. This will improve the level of service being provided, which will in turn raise demand even further.

Another myth is that we must knuckle under to insurance companies and reduce our rates; that we must give them discounts off our regular fees. This is complete foolishness. Again, insurance companies are not coming to us because they believe in what we do or because they want to be "hip." They are coming to us

because their policyholders are demanding it. We control a seller's market. Yes, they dictate terms to all other providers. That is because all other providers have sold out to them and have become dependent on insurance money. The insurance company can do anything to these providers. That is why insurance payments to chiropractors are constantly being reduced. Insurance companies know that there is a 74% demand for alternative care by the public. They need us. We do not need them. To reduce our rates is admitting that we are currently overcharging and that our services are not actually worth our posted fees. One therapist, who is physically limited to about 4 1/2 hours of massage per day, figured that by reducing her rates as demanded by a provider network, her income would drop to the point that she could no longer sustain herself as a therapist.

Why can't the membership and certification organizations of our profession realize that we hold all the cards? They should be protecting their members from the predatory practices of insurance companies by defending our fees. They should be demanding that insurance companies accept us on our terms, without allopathic gatekeepers. Instead, they seem to be bowing down to insurance companies, begging them to take advantage of and enslave our members. Are the associations getting kickbacks from the insurance companies to sell their members down the river? Every wellness-based form of health care has been sold out from the inside by misleadership. Will we be the next victims?

It should be the choice of the individual therapist whether or not to work with insurance companies. There should be nothing preventing therapists from running their business the way they want. However, there should be nothing that requires a therapist to accept insurance and be controlled by the insurance company the way other health professions are. The problem is, there may be enough therapists desperate enough to get insurance dollars that the rest of the us will have to submit to being ruled by allopathic insurance mandates. This is not a scare tactic or false speculation. It is the truth. Want proof? Look at chiropractors: They were originally outside the system - all their patients paid for services. Now, allopathic gatekeeper physicians control what DCs can see and do, and for how long they can do it. DCs are relatively helpless now, as it has become difficult to have a successful practice without accepting insurance. We are at the beginning of this cycle. Will we learn from the past, or will shortsightedness and greed enslave us as it has all other providers?

It is not hard to find a massage therapist anymore. However, it is difficult to find a really good massage therapist. Most of the good ones are really busy, and few are interested in adding another layer of hassle and paperwork to their practice. Therefore, few of them accept insurance assignment. They might give the

patient a form and let the patient file (the best procedure if you want to get paid for your services while you can still remember providing them), but few do the filing and receive payment directly from the insurance company. The lesson here, for those of you hoping that insurance will increase your income or your patient load, is to study, train, practice and do what it takes to become really good. Become the best that you can be. Do not settle for mediocrity or for the bare minimum. Become a wellness-oriented holistic health provider and work for your patients, not for insurance companies. Provide wellness care, not sickness care. Practice what you preach: be an example to your patients, a resource for them. Then you will join those who do not need (and seldom want) to deal with insurance.

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