



*Massage Today*

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## **Insurance Billing**

By Vivian Madison-Mahoney, LMT

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*Author's note:* This month I would like to ask you, the readers, to let me know what you would like me to cover in upcoming articles for *Massage Today*.

It can be difficult to cover issues that are beneficial to all, especially when I am not familiar with your state's rules, or your massage practice acts or laws, or what it is you would like to know more about. I want to be here for you and offer what is most important to each of you. So please keep your questions coming, and please be patient waiting for my answers!

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### **Which Insurers Pay?**

Probably the question most often asked of me is, "What insurance companies pay a massage therapist, and which ones do not?"

First of all, there are no lists of which insurance companies pay for our services and which do not. We should be so lucky to have it that easy.

The first thing you have to understand is that an insurance company may cover services of certain providers under certain conditions, and not in others. For example, an insurer may cover the services of a licensed massage therapist for a work-related injury under your state's workers' compensation rules. Yet this exact same insurer may not cover the same services where the coverage is through a major employer who is self-insured. Then again, this same insurance company may pay for the same services by the same provider, if the coverage is through an auto insurance policy.

### **Always Call the Insurer**

It is imperative that you always call the insurance company's adjuster to obtain coverage information. You will need information such as, "is the patient covered under the policy? Are there benefits left? Is there a deductible? Has the deductible been met yet? How much is the co-pay, if any? If it is a workers' comp. Case, will the adjuster authorize you for payment for your services? Much more information is necessary, too much to cover in this article. This is to just give you an example of how much is required even before you begin to provide therapy for a medical referral.

Until you have gotten answers to these questions, you should not provide therapy for the patient in question, unless you are willing to accept the loss in case you are not covered for your services.

### **Medically Necessary**

Remember, to bill your services to an insurance company, the patient's condition must be deemed medically necessary. For a case to be medically necessary, it must first be diagnosed as such by a licensed physician. You must have a prescription from the physician that states the diagnosis and gives you the order to perform the massage therapy-related services, the frequency and duration.

### **Knowing Medical Codes Is Not the Answer**

It is evident by the many questions I receive from therapists around the country that they have access to medical codes, but no instructions on insurance billing as such. With no other information on insurance billing, reimbursement, and collection techniques except the possession of codes, they get themselves in trouble and ultimately get discouraged. In addition, when billing is done improperly, it sends out red flags to insurers that negatively affect all of us.

Please know that to have access to billing codes is only 1/16th of the battle of insurance billing. One must understand that accepting medical cases brings with it new documentation requirements, responsibilities, technicalities, legalities, and consequences of not doing it accurately.

Each subject I bring up can lead to further discussion, because with insurance billing one thing leads to another and another. That is why it is imperative that you have a better understanding of insurance than just knowing what codes are allowed for massage therapists and having forms to use. Please feel free to contact me, and I will do what I can to help, as much as I can in the time allowed for me to do so. I do not know all the answers, but when I don't know, I'll be sure to tell you.

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



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