



Massage Today

April, 2001, Vol. 01, Issue 04

Insurance Billing and Reimbursement: Have Confidence, Dare to Take Chances, Prevail

By Vivian Madison-Mahoney, LMT

I contemplated for some time on what to write in this issue. As I thought about it, it became even more difficult, because what I really would like to do is sit down with each of you and share my many years of experience.

I would love to help each of you obtain success accepting medical referrals while accepting insurance as payment for your services. That being impossible, the next best thing I can do, although I certainly do not know it all, is to let you know I am here for you and I am willing to assist in anyway possible.

It has been a challenging, interesting, and exciting adventure for me the past 16 years, staying on top of insurance issues that could affect massage therapists in general. However, none of it does much good when I see many of you struggling, trying to decide if accepting insurance cases is or is not, the right thing for you to do, (if indeed it is possible within your licensure, certification, area or state). Since it is not possible to know each state's rules and laws, I am counting on you to share with me your roadblocks and/or successes.

I feel there are many ways in which I may be able to help, yet I am at a loss as to the best way to do this. So the only way to accomplish this is to let you know, you may e-mail, write, fax or call me, and I will do all I can to assist you. I don't guarantee that I will be able to answer every question, but I am willing to try!

So you will know where I am coming from and why I am even writing for *Massage Today*, I need to first say that I am not a professional speaker, teacher, lecturer or writer, I am just like most of you, always doing what I can to earn an income while doing work that is challenging, fun and rewarding.

Our story is not particularly special. When I first began, there were only a couple of massage therapists in Florida who even dared to accept an insurance case. I learned insurance billing through trial and error and

asking questions. Taking one case at a time, it wasn't long until my insurance-related business exploded. We began to obtain referrals not only from physicians, but also from attorneys and insurance companies themselves.

In my practice, my staff included as many as 14 massage therapists at a time (one who was with me 11 years), two daughters (one is a massage therapist, one was my executive office manager and insurance billing clerk), and one other lady who was a former patient. This lady begged for a position and soon became my "jack of all trades" person. (She later purchased my practice and still runs it today.)

We were fortunate to have nearly 200 physicians from many specialties regularly referring patients to our office. Our office treated as many as 39 clients/patients a day and billed insurance for up to 500 patient visits a month for many years. We billed out \$11,000 to \$13,000 a week on a regular basis. The majority of these were auto and workers' compensation injury and disability cases. We accepted very few major medical cases for the first several years.

The keys to our success are the same keys you can use to make your practice successful, namely:

- providing reliable, honest and excellent service;
- being willing to take chances;
- never taking "no" for an answer;
- maintaining reasonable fees;
- being loyal to referring physicians;
- maintaining good patient records;
- working long hours and when others are unwilling;
- assisting those who enter our facility to feel at home;
- learning about insurance from every available source;
- hiring other therapists to provide therapy to our clients/patients;
- being willing to, and understanding that there are times when it is necessary take losses;
- showing appreciation to referring physicians, patients/clients, therapists and employees;
- taking time to really listen and show concern for others;
- doing all we can to retain clients/patients, understanding that it cost more to obtain new ones than it does to keep the ones we already had; and
- having our phones answered by an individual and not an answering machine during business hours.

I know most of you massage therapists have the same determination, love and caring for others as we did. If we could do it, anyone can!

Am I suggesting that you shoot for the same level of production? Absolutely not; sometimes bigger is not better. Increased income also increases overhead, including payroll, and stress. It is imperative that you take time for yourself!

What I am suggesting is that you take a chance, see what you can accomplish, and be aware that there are pitfalls. Ask questions of the insurance adjusters, supervisors or others. Take precautions; do it safely, correctly and legally. I wish you success!

Should you accept insurance cases? Why not? If you don't, your competition will!

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



Page printed from:

http://www.massagetoday.com/archives/2001/04/17.html?no_b=true