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Top 5 Questions Asked of Me Daily

By Vivian Madison-Mahoney, LMT

While some of the following information might seem to be repeated, please know that since the same questions reoccur daily, it's apparent that many still are in need of this information.

Do I really need to be a "Certified Medical Massage Therapist" in order to bill and be reimbursed by Insurance?

The answer is emphatically NO! For the past year or so, you have been seeing lot of propaganda/advertising to this effect and many of us feel it's detrimental to our profession.

Your massage magazines make a lot of money on these ads, so it is understandable why they run them, even though it has been brought to their attention from different sources that some of these ads have contained several false and misleading statements.

I will reference Florida here a couple of times due to present laws in effect. However, there also are other states, such as Washington, with laws in effect that pertain to the reimbursement requirements for a massage therapist.

In Florida the law states **"IF the policy covers massage, it shall then cover the services of one licensed to perform massage."**

It does not say one single thing about having to be "certified" in ANYTHING. Our license and the fact that patients' conditions meet medically necessary requirements, determined by a referring physician's medical diagnosis, is what designates if an insurance company will or will not reimburse for our service. There are, of course, a lot of other things involved that will determine whether or not an insurance company must or will reimburse, but one of them is NOT whether or not you are a "certified medical massage therapist."

I do, however, highly recommend you obtain all of the additional training possible in procedures and techniques that will enhance your skills to benefit the patient. To have the skills and knowledge equals more referrals and more repeat business. It just makes sense that you cannot perform your best if you have not given your best to learning more techniques and procedures that will help to create a more positive functional outcome for patients. That is what insurers look for when they consider further reimbursement. If you or I can't provide it, somebody else will.

Can you provide me with a list of insurance companies that will reimburse a massage therapist?

I'm sorry to say, there is no such thing as a list for this purpose. There are directories available from your state's Insurance Commissioners' offices that list every insurance company and other pertinent information. However, no single insurance company specifically listed will or will not reimburse a massage therapist or any other provider for that matter. Let me explain. If State Farm reimburses for an auto accident case, it does not necessarily mean this same insurer will reimburse for a major medical condition under the same patient's health policy, nor for a workers compensation related injury.

Some insurers only reimburse for workers' compensation cases, while others might cover auto injury cases and yet others might have a multitude of situations they will provide reimbursement for under different conditions. For example: Blue Cross of Florida might cover the services of a massage therapist for a medical referral under a private policy or under a state employee policy or certificate of coverage, and yet not under Medicare Supplemental Plans or even some self-insured employer plans. Blue Cross of Tennessee, and most other states, will not reimburse a massage therapist at all.

Do you think it possibly would benefit those of you in your individual states to seek legislative changes to help you, as has been done in Florida and Washington, rather than let profit seeking individuals set the rules for you in the future?

Do I need a prescription from a physician to be reimbursed from an insurance company?

In my 20 years experience in the insurance related field, I have never seen an incident where it was not necessary. The reason is this: For an insurance company to reimburse someone, the patient's condition must meet the medically necessary requirements. It's not in our scope of practice to diagnose a medical condition. Therefore, only a physician's prescription will provide the medical diagnoses. Also in some states, laws require that the prescription must indicate the frequency, duration, diagnosis and physician's signature.

Why are insurance companies denying one code or the other when I use 97124 and 97140 together?

Because they feel the two codes, myofascial release 97140 and massage 97124 provide the same service. If this were indeed true, the AMA CPT Code book would not need to have a separate definition for each code, nor would insurers reimburse differently for each code. However, it's sometimes easier to do what they want and be able to put the money in the bank. It's not always worth fighting city hall, although that is exactly what I was willing to do when I had my practice for nearly 16 years, in order to continue to make inroads for all of us.

I am constantly being turned down for payment for one reason or another. Can you tell me why?

When working with insurance companies, the insurer requires that all your "i's" be dotted and your "t's" be crossed. Without specific situations, I only can say the following:

Too many therapists are obtaining a CODE or a FORM from somewhere then try to piecemeal it all together and then expect to be reimbursed.

A few of us pretty much invented that wheel in the first place and crossed those bridges one step at a time. That is why I am here trying to help you to avoid those pitfalls.

Many therapists who wish to begin working with medical referrals and insurance cases are not aware that to do so has legal ramifications and requirements. They need to be informed of laws, rules, guidelines, warnings and other specific situations, especially those where insurers are not required to or are not going to provide reimbursement.

Many therapists will bill for types of cases they cannot or will not be reimbursed for under any set of circumstances. They need to know that working in the insurance industry and with medical referrals requires specific training in and of itself, and should be willing to make an additional investment in training, just as they did to become a massage therapist or bodyworker in the first place.

Those who have done this, find working with insurance easier, more enjoyable and certainly very profitable. Often, a therapist will e-mail or call me for a code or specific form or piece of information. While I am ALWAYS more than willing to help, it's also imperative they understand the importance of making an investment in materials, courses or other valuable information to prevent denials, delays and financial losses, as well as major disappointments.

I know I am not alone when I say that I wish more schools would incorporate more of this, or other business-related training in their curriculum so therapists would have a better sense of direction when ready to go out into the business world.

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



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