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What Will Happen to Insurance in the Future? How Will You Be Affected?

By Vivian Madison-Mahoney, LMT

Have you ever seen (or set up) an extensive domino arrangement? It can take hours, sometimes even days to set them all up in one design. But if someone accidentally touches one, especially at a strategic location, slowly but surely they will all tumble down.

As I read, check, and listen to reports about insurance companies, this sort of "tumbling" event seems an inevitability in the coming months and perhaps years.

Don't be surprised if you hear more and more reports of losses from insurance companies and increases in premiums, not just because of the "Attack on America" on September 11, 2001, but also because it is just a "good" time to do so.

I predicted the downfall of the managed care system in the Florida workers' compensation arena the very day we heard it presented at one of the annual Workers' Compensation Educational Conferences. The changes brought outcries from patients, insurance adjusters, physicians and employers alike.

In 2001, the rules were changed to eliminate the mandatory regulations for employers to use the managed care system when seeking medical care for their employees. When people band together, things can change!

The problems and losses insurance companies are facing today will necessitate changes to provide future coverage in all aspects and types of insurance coverage, including auto; home; business; health; disability; and life insurance.

These changes may be beneficial in the long run, as insurance is long overdue for a good overhaul. I feel that you will find insurance companies and employers alike looking for alternative ways to be creative. This will be necessary especially in health insurance for employers to be able to continue in the future to afford to

offer coverage for their employees.

However, these kinds of changes also scare me, because it appears from what I have read that the costs will be shifted more to those who are ill, injured or in need of coverage or prescriptions. Within this system, how will those who make little wages ever be able to afford to cover their own medical expenses, when they already have problems meeting the minimal expense of their portion of policy premiums under the current system?

Changes will be necessary for you and I to be able to afford coverage. It will be necessary for those who have no insurance to be able to receive coverage. Somewhere, sometime, someone will come up with the right solution -- and then someone else will find a way to cancel it out!

Remember years ago when Hillary Clinton came upon the scene and tried to make sweeping changes in the insurance industry? Shortly thereafter, managed care ensued, or as some called it, managed cash, for some of the executives and corporate offices of the managed care companies. One of the major insurers even reported that it cost them over a million to save even less than that.

My suggestion is that everyone drop all policies and let the insurance companies chips fall where they may. Then maybe we can get some creative ideas from the insurance companies that work for everyone! Or maybe we'll find that the money we save from insurance premiums will for all of our losses and medical needs! However, that is probably not going to happen, because too many of us are motivated by fear, fear of failure, fear of losses, fear of dying and fear of leaving others to do without.

How Will These Changes Effect You, the Massage Therapist?

That depends, it depends on if we are all willing to band together and insist that we are a part of the health care system, especially when what we do is deemed by diagnosis to be medically necessary and prescribed by physicians.

We are health care providers, in addition to being able to offer or include a variety of diverse services such as spa treatments. This puts us in a wonderfully unique position, unlike other health care providers. It is a position we need to protect and preserve!

It really bothers me that some therapists are content to accept referrals by being listed in insurance company provider directories. This is not health care coverage. This is insurers' getting massage therapists to

acknowledge that we are willing to set our fees at a much lower rate, in order to "possibly" obtain a few clients who happen to see us in their provider directory. (Doing this willingly is to reduce our own fees, not the insurance companies reducing them for us, as some fear will happen).

Under the above-mentioned circumstance,s we are not providers in the medical sense of the word. We are basically discounters for our services for those insurance subscribers, whether or not they have a medical condition.

It is just a way to offer our services to a select group, while in turn, the insurance companies eliminate reimbursement for medically necessary, prescribed services that they pay others for, whether or not they are trained or licensed to perform the service.

True medical coverage is when the policy reimburses a provider of services all or a portion of the bill for a medical condition from the insurance policy proceeds, not when the policyholder, subscriber or member pays the full cost, whether or not it is discounted.

Let me leave you with this thought to ponder. Massage Therapy Code 97124 has been a covered procedure listed in the American Medical Association (AMA) Current Procedural Terminology Code Book (CPT) for many, many years. This code was a reimbursable code long before massage therapists' ever contemplated billing for it.

If the procedure of massage therapy is considered a reimbursable, medically necessary treatment for an illness, injury, or other diagnosed medical condition, then please tell me why those of us who are trained, licensed or otherwise qualified to perform massage not be reimbursed for it by insurance?

A final note: Some insurance companies and adjusters do recognize the benefits of massage therapy. For more than 16 years, they have not only been willing to reimburse a massage therapist for this service, but many of them refer patients to massage therapists.

I mention this to emphasize that many years of hard work and major progress will all come to an end if we do not band together for our rights and for the elimination of discrimination against us. Whether massage therapists should accept insurance for reimbursement or receive medical referrals is and should always be a personal choice.

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



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