

Why Should I Consider Accepting Referrals and/or Insurance-Related Cases?

By Vivian Madison-Mahoney, LMT

I could name many reasons not to accept insurance or medically referred cases, but many more reasons why you may want to consider doing so. In fact, for every reason you may be able to come up with for not doing so (other than just not wanting to be bothered), I could counteract it.

Below are 10 reasons for accepting medically necessary, physician-referred cases, whether or not you want to accept insurance for reimbursement at this time.

1. To offer your services to those who are truly in need of the therapy - i.e., the injured worker, the auto accident victim and the otherwise injured, ill or ailing patients.
Injured or ill patients are the ones most likely to need your care, and are most likely to be unable to afford the therapy because of lost wages or increased expenses.
2. To promote to physicians that you are able and willing to accept medical referrals and possibly some insurance cases. This allows physicians to further assist in their patients' wellness.
3. Accepting insurance and /or medically necessary, prescribed cases increases your chances of referrals, thereby increasing your income potential.
4. Accepting medically prescribed cases increases income levels because medical cases are often more frequently prescribed than non-prescribed clients. Physicians often refer patients once a week or more in cases that are medically necessary due to the condition or injury.
5. Because of the increased cost of doing business, prescribed, medically necessary case fees may be higher than non-prescribed, non-medical cases. (Please read me clearly, I did not say you could charge more because the patient has insurance coverage! I said medically necessary, prescribed cases may be higher than non-prescribed cases, independent of whether the patient/client has insurance coverage!

You cannot charge more just because a patient has insurance coverage!)

6. It is rewarding and exciting to be on the leading edge of the nationwide explosion and acceptance of massage therapy and other types of complementary and alternative medicine (CAM), and to be able to work with others in the profession to create change, promote laws, and establish rules regarding insurance reimbursement by insurance companies which can have a positive effect on the entire profession for years to come.
7. Although you may have all the cash clientele you can personally handle, by employing others, you can increase your income by accepting more clients/patients through physician referrals and possible insurance acceptance, when and if you are able to do so within your scope of practice, licensure, certification, and /or the insurance companies approval or allowance.
8. Because of increased business and income, you will have an opportunity to offer job positions to other employees and therapists who may otherwise not have an income opportunity, and who may not wish to build an independent practice.
9. By increasing the number of clients/patients, you also increase your opportunity to build and save for your future. By being independent, hiring others to work for you and not having to do all the hands-on work yourself, you will have time to work with your organizations, to travel, to build dreams, to have time with family, and to help others in ways you may otherwise not have been able to do.
10. If you don't do it, your competition surely will.

In a Nutshell

Accepting medically necessary and /or insurance cases provides therapy to those not otherwise able to receive or afford it. It offers job opportunities to other employees and therapists; increases your referral base; and gives you an opportunity to expand your business without having to do all the hands-on work yourself. (As we begin to age, we need to look toward our future.)

In addition, as we hire other qualified therapists to perform therapy, we expand our horizons whereby we can take vacations, build dreams, plan our future, and have the time and income to help others -- when, where and how we choose.

You never know when an emergency may present itself, but it is wonderful to know that if and when that time comes, you may be able to make the difference in someone else's life because you decided now to build a business of your own.

When we rely only on ourselves, our time and energies are limited. Duplication increases opportunities and possibilities.

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



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