

How to Determine Your Insurance Benefits for Massage Therapy

KEEP THIS WORKSHEET FOR YOUR RECORDS

1. Call the toll free # for customer service on your insurance card. Select the option that will allow you to speak with a customer service provider, not an automated system.
2. Ask the customer service provider to quote your Massage therapy benefits in general. These are frequently termed rehabilitation benefits and can include physical therapy, occupational therapy, speech therapy, and sometimes chiropractic.
 1. You may need to ask for a specific CPT code – 97161 Intake/Client interview, 97140 Manual Therapy, 97124 Massage Therapy, 97026 Infrared Heat. Manual Therapy is also commonly billed by Physical Therapy.
3. Ask if a Licensed Massage Therapist needs to be supervised by a Chiropractor or MD. What YOU need to know:
 - Do you have a deductible? If so, how much is it? How much is already met?
 - What percentage of reimbursement/owe do you have? (60/40%, 80/20%, 90/10%, are all common)
 - OR what co-pay do you have? (\$25, \$50 are all common) _____
 - Does your policy require a written prescription from your primary care physician? • Does your policy require pre-authorization or a referral on file for outpatient physical therapy services?
 - Is there a \$ or visit limit per year?
 - Do you require a special form to be filled out to submit a claim?
 - What is the mailing address you should submit claims/ reimbursement forms to?

What this information means:

- A deductible must be satisfied before the insurance company will pay for therapy treatment. You may owe more money to satisfy the deductible.
- The reimbursement percentage will be based on your insurance company's established "reasonable and customary/fair price" for the service codes rendered. This price will not necessarily match the charges billed. Some may be less, some may be more.
- If your policy requires a massage therapy prescription from your PCP (Primary Care Provider), you must obtain one prior to seeing a LMT (Licensed Massage Therapist). This is usually not difficult to obtain since your PCP sent you to a specialist for help with your condition.

This worksheet was created to assist you in understanding your Massage and Manual Therapy services and is not a guarantee that the insurance company will pay.