

How to Receive Insurance Benefits for Massage Therapy



Healing Waters Clinic & Herb Shop

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26 Clark St. (Just South of King St. on US 1) • St. Augustine, FL 32084 • 904-826-1965

About Insurance

Currently, we do not bill insurance companies. We generally give patients a receipt for services with billing codes called a "super bill." The receipts can be sent to an insurance company for reimbursement.

Get Pre-Approval First!

We recommend that you call your insurance company to confirm they cover massage therapy.

Since you are coming to see us for more than a "massage," mention the techniques Myofascial Release, Neuromuscular Therapy, or the term "medical massage," so they know you are coming for healthcare.

This is called pre-approval. Write down the name of the person you talk to at the insurance company, and the date and time, so if the insurance company later asks you "who you talked to," you have a record.

Don't assume because one representative approved your therapy, the next person you talk to is equally knowledgeable.

Most of the time a doctor's referral is required. It helps to have the prescription read "massage & neuromuscular therapy" or "massage & myofascial release."

Once again this is so the insurance company will understand you are receiving a therapeutic massage -- not getting a "back rub" relaxation massage. Also, make sure the doctor doesn't write "physical therapy" on the prescription instead of massage therapist.

Health Savings Accounts

Health Savings Accounts (HSA) **will** pay for massage therapy, and all the hands-on techniques we use at our office including Osteopathy and Barefoot Doctor techniques. HSAs will **not** pay for herbs and supplements.

Medicare and Medicaid

Medicare and Medicaid will **not** cover our services. Even if you spend lots of hours on the phone they will not pay for massage, bodywork, manual therapy, or traditional Osteopathy performed by a massage therapist. Medicare supplemental insurance will **not** cover your therapy either.

Florida Blue Insurance

Florida Blue formerly known as Blue Cross Blue Shield does cover massage and the hands-on techniques we perform. However, Medicare supplemental insurance through Florida Blue will *not* cover massage therapy, herbal healing, and most holistic healing.

Other Insurance Companies

Major insurance companies like United, Aetna, and Principal don't cover massage or hands-on techniques performed by a massage therapist.

Personal Injury

We used to accept most Personal Injury insurance, but due to legislation in Florida, massage therapists and acupuncturists have been excluded from Personal Injury coverage.

If you are working with a lawyer and they request treatment notes, or other records, there will be a \$25.00 charge for the paper work. Most of the time the lawyer will pay for this, but if not, the patient is responsible for paying this fee.

Help Retrieve Your Rights!

We encourage you to contact your local state representatives and let them know you want Personal Injury insurance to cover massage therapy – a right we've had since the 1980s, but now have lost.

If you have any question, contact us at:

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907-826-1965

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www.healingwatersclinic.com