

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. 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.

Helpful Information About Working with Your Insurance Company:

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, and the date and time so that if the insurance company later asks you "who you talked to," you have a record. Don't assume because one representative approved your therapy, that 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 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 in a personal injury case and they request treatment notes, or other records from our office, there will be a minimum \$50.00 charge. Most of the time the lawyer will pay for this, but if not, the patient is responsible for paying the fee. The reason for this charge is for copies, postage, trip to the post office, and general time spent (usually most of an hour) reviewing notes and putting them into order.

We encourage you to contact your local state representative and let him or her know you want your 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