



Step-by-step guide to inquiring if your massage therapy services are covered by your Health Insurance Plan

1. Discuss the condition you are seeking Massage Therapy for with either me or other Medical Provider then, ask your referring Medical Provider if they would be willing to send a referral for Massage Therapy services.
2. In consultation with your Massage Therapist and/or other Medical Provider, we will determine the **medical diagnosis codes** (ICD-10 codes) for the conditions we will be treating. Jot those diagnosis codes down!

Diagnosis code/s: _____

3. Contact either your Human Relations Department or contact your Health Insurance Provider directly to ask if Massage Therapy is a covered treatment under your plan. Be prepared to inform them it is for a medical condition providing the **diagnosis codes** if necessary. Ask if there are limits as far as number of visits allowed and length of sessions!

Total # sessions allowed: _____
Length of time per visit limitations: _____

4. If Massage Therapy is covered under your plan, most Health Insurance carriers require a Medical Referral. You can either download the “Referral Form for Medically-Recommended Massage Therapy Services” from my website and take to your referring provider for them to either fax back or provide verbal referral via phone/text. Or, with your permission, I will be happy to send the form to your referring provider for you.
5. After benefits are clarified and referral paperwork is received, I will directly bill your insurance company for your Massage Therapy services.

(Be aware that, based on your insurance plan, these services may apply to your deductible if that has not been met. Also, some insurance companies require a co-pay for your services and some have limited number and length of sessions. We'll need to monitor limits closely so as to avoid insurance payment denials.)

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