

INSURANCE VERIFICATION WORKSHEET

We are happy to be a provider that accepts insurance for massage therapy services. We want you to be able to use your insurance benefits, receive treatment, and have your insurance cover their portion of your benefits. There are cases where you would be paying a portion for your services, so that is important for you to know your own costs and liability regardless of your benefits. This document is an attempt to clarify how the process works.

Since we participate as a provider for several insurance companies, you may not realize that the rules for reimbursement are different for each insurance provider and forever changing. Our goal is to provide a service and be paid by your insurance if you have the benefits in place. There are some hoops for us to jump through for that to happen, with no guarantee of payment, so this requires your participation in this process. If your insurance does not pay your claim, you would be liable to pay for the service. So, we want to support you, and increase the likelihood of payment and minimize your out of pocket expenses, by giving you the tools to understand your massage benefits.

It is your responsibility to understand how your massage therapy benefits work, so you should call your insurance company to gather that information.

Here is a template you can use for that purpose – once you have this information – we can also assist you in understanding the likelihood of your insurance covering your massage therapy sessions. The agent will say, “a quote of benefits is not a guarantee of payment” – which allows them the option to always review a claim and not pay it. But having them answer the questions below will give you leverage to fight an unpaid claim if that were to happen. Or at least know ahead of time if they would be paying for the service or not so you can determine if you choose to pay out of pocket.

Your Insurance Provider: _____

Your Insurance ID #: _____

Your Date of Birth: _____

Your insurance contact number: _____

Name of person you spoke with at the insurance company _____

Date called _____ **Time called** _____

Has my insurance accepted claims for massage therapy services in the past?

Have those claims been paid? What was my out of pocket expense for those?

Do I currently have benefits that include massage therapy? How many per year am I allowed? How many do I have left this year?

Do I have a deductible? How much is it? How much of that is met?

Does my massage benefit cover massage from a massage therapist, or does it have to be with a physical therapist or chiropractor?

Do I need a prescription? If so, how often do I need one and can that come from a any PCP including a Naturopath or Chiropractor?

Do I have out of network benefits if I see a massage therapist out of network?

Do I have a co-pay? How much is that when visiting a massage therapist?