

THERAPEUTIC MASSAGE

THERAPEUTIC MASSAGE IS AN EXPENSE WHICH MAY OR MAY NOT BE REIMBURSABLE DEPENDING ON WHETHER OR NOT A PHYSICIAN OR CHIROPRACTOR HAS DIRECTED THERAPEUTIC MASSAGE AS THERAPY FOR A SPECIFIC ILLNESS OR PHYSICAL CONDITION.

IN GENERAL, FOR ANY MEDICAL EXPENSE TO QUALIFY FOR REIMBURSEMENT THERE MUST BE A MEDICAL REASON FOR THE PROCEDURE OR THERAPY.

SPECIFICALLY, THERAPEUTIC MASSAGE MAY BE REIMBURSED AS PHYSICAL THERAPY WHEN A PHYSICIAN OR CHIROPRACTOR IDENTIFIES A SPECIFIC ILLNESS OR PHYSICAL CONDITION. CLAIMS ARE REIMBURSABLE WHEN A DOCTOR OR CHIROPRACTOR RECOMMENDS MASSAGE THERAPY AS A TREATMENT FOR THE DIAGNOSED ILLNESS OR PHYSICAL CONDITION.

TWO EXAMPLES OF SUCH ILLNESSES OR CONDITIONS FOR WHICH MASSAGE THERAPY MIGHT BE PRESCRIBED BY A PHYSICIAN OR CHIROPRACTOR ARE CHRONIC BACK PROBLEMS OR ARTHRITIS.

THE PLAN PARTICIPANT NEEDS TO PROCURE A LETTER FROM HIS OR HER PHYSICIAN OR CHIROPRACTOR DESCRIBING THE ILLNESS OR PHYSICAL CONDITION AND STATING THAT THERAPEUTIC MASSAGE IS THE APPROPRIATE TREATMENT.

WE ASK THAT THE PLAN PARTICIPANT MAKE COPIES OF THE LETTER AND ATTACH A COPY OF THE LETTER **EACH** TIME A CLAIM IS PRESENTED FOR REIMBURSEMENT OF THERAPEUTIC MASSAGE.

IRS RULES **PROHIBIT** REIMBURSEMENTS IN FLEXIBLE BENEFIT PROGRAMS FOR GENERAL HEALTH. IF A PLAN PARTICIPANT USES MASSAGE THERAPY TO REDUCE STRESS, FOR EXAMPLE, IT IS NOT A REIMBURSABLE EXPENSE.

IF A CLAIM FOR MUSCULAR THERAPY OR MASSAGE THERAPY IS SENT WITHOUT THE PHYSICIAN'S OR CHIROPRACTOR'S RECOMMENDATION, WE DENY THE CLAIM PENDING SUPPORTING DOCUMENTATION. WHEN THE REQUIRED DOCUMENTATION IS SUBMITTED, THE CLAIM WILL BE HONORED.

PLEASE CALL PAT ZAPPA AT 800 659-0527 WITH ANY QUESTIONS REGARDING THERAPEUTIC MASSAGE.