

Is 3rd Party Reimbursement on the Way Out? What is Taking Its Place?

Since the Healing Touch Professional Association's Message/Forum Board was launched (April 2008) a "hot" topic has been – "Can our patients/clients get reimbursement from their insurance carriers for their Healing Touch treatments?"

Reimbursement from insurance companies has become a frustrating discussion because of the disparity between insurance companies. How much companies will reimburse is not standardized and whether they require a physician's prescription for Healing Touch (HT) or other Energy Medicine modalities is not a set known across companies. We hesitate to recommend that you start 3rd party billing because the process for caregivers, HT practitioners and other Energy Medicine practitioners to file for reimbursement is so complex plus the time it takes to submit the requests and follow-up on them is really a full time job for the person submitting. Therefore, most practitioners ask that their patients/clients submit the requests themselves instead.

Some of the questions HTPA is continually trying to answer are:

- In order to get insurance reimbursement does the patient/client need a physician's order for the Energy Medicine modality?
- Does the reimbursement claim need a Code-number?
- Does the practitioner need to be a licensed professional?
- Does the practitioner need to be certified?
- Is it more likely there will be reimbursement if the patient/client submits the invoice or if the practitioner submits the invoice?

There was a time when many of us had hopes that the Alternative Link Codes were going to be adopted as another standardized set of claim codes (one of the codes Alternative Link established was specifically for Healing Touch). However when Tommy Thompson left the position as Director of the Health and Human Services, the new Director eliminated those codes. The renewed hope is that when the Affordable Care Act goes into effect fully there will be provisions in that piece of legislation that directs the insurance companies to reimburse for services such as Healing Touch and Energy Medicine practices.

Meanwhile, there is another rising alternative to insurance reimbursement: the use of credits established in Health Savings Accounts (HSAs) and Flex Accounts. These are savings accounts that individuals set up for use as an alternative, or in addition, to health insurance. There may be other names for such accounts and information about these types of accounts is still unfolding. We have heard from several practitioners in our Community that when patients/clients submit an invoice to their HSA and/ or Flex Account they do get reimbursed. Some HSA accounts are set up as a checking account where the patient/client has full discretion, based on IRS rules for spending, on how and when to use the money in the account. We have heard that the HT sessions that are reimbursed are usually in the \$100 range and that for a single patient/client over 20 sessions per year have been successfully reimbursed (that's over \$2,000 per year). This is truly an exciting development - one that we need to learn more about as well as spread the word about. Look for more information as we gather more success stories from our practitioners. To educate your self about these accounts just Google the words Health Savings Accounts and enjoy the many links to information that pop up.

If you have patients/clients that wish to submit invoices to their insurance carriers or to their health savings accounts, we have examples of invoices submitted by some of our practitioners. <u>Click here</u> to view these.

If you have patients/clients that have had success getting reimbursement from their insurance carriers or types of Health Savings Accounts, please send us your/their success story so we can share it with others. Your success can help others be successful.

Please e-mail your story to info@HTProfessionalAssociation.com