

How to Check Your Insurance Benefits

Call your insurance – call the customer service number on the back of your insurance card.

When prompted, choose “**benefits and eligibility**”. Tell the representative you want to check your massage therapy benefits and ask these questions:

Is massage therapy a covered benefit? **Yes/No**

If massage therapy is a covered benefit, is it covered when performed by a licensed massage therapist? **Yes/No**

- Some plans only cover massage therapy when provided by other providers, such as chiropractors or physical therapists

Is Michelle Hebert a participating provider for my plan? **Yes/No**

- If asked, my tax ID is 823139341

Do I have a deductible to meet for massage therapy? **Yes/No**

If my plan has a deductible, how much is left this calendar or plan year? \$ \_\_\_\_\_

- Your deductible is the amount you will pay out of pocket before services are covered

What is my co-pay or co-insurance? \$ \_\_\_\_\_

Is a prescription required from a referring provider? If so, what type of provider can write the prescription?

**Yes/No** \_\_\_\_\_

- Some plans require the prescription come from the primary care physician while other plans allow any provider to write one

Is pre-authorization required? **Yes/No**

- If asked, the CPT code that will be billed is 97124

Do I have a maximum number of visits or a maximum dollar amount for massage therapy per calendar or plan year? If so, what is the maximum? **Yes/No** \_\_\_\_\_

Are there any exclusions: \_\_\_\_\_

Name of the representative: \_\_\_\_\_

Reference number for the call: \_\_\_\_\_

Date/time called: \_\_\_\_\_