

## Therapeutic Massage and SPA Insurance Coverage

To assist our clients in their therapeutic needs we are providers under the following select insurance companies. There are a few types of bill arrangements we have with the companies below. **All plan coverage's MUST be verified prior to treatment (note that this can take anywhere from thirty minutes to a couple of days, a copy of the insurance card may be required).**

- I. Traditional copay / bill, where we receive a copayment (or deductible payment) from our client and bill the insurance company or the remainder. These types of insurance plans are much more stringent in payment of therapeutic services. Most of these coverage's will REQUIRE a physician's referral (in writing, have them fax it) and verification by us prior to treatment.

<b>United Healthcare</b>	PPO with referral from physician, MD, DO, or DC*
<b>PHCS</b>	PPO with referral from physician
<b>Physicians Mutual</b>	PPO with referral from physician
<b>Cigna</b>	PPO - Preferred Provider Plans POS – Point of Service Plans that have out network benefits.

**Federals Employees Worker's Compensation**

- II. Personal Injury Protection (PIP) is billed directly to the insurance company. All Personal Injury cases must be referred by an attorney or treating physician. In addition the client can speak to adjustor assigned to the case and request therapeutic services. All referrals must be in writing (have them fax it) and verification by us prior to treatment.
- I. Discounted insurance coverage. Discounted coverage is when we have worked out a special discounted rate with an insurance company. In this case a client pays the discounted rate at the time of service and nothing is billed to the insurance company. No referral is necessary; however verification of coverage prior to treatment is required.

<u>Current Discount:</u>	<b>Swedish Massage</b>	<b>1 hr</b>	<b>\$45.00</b>	<b>Deep Tissue</b>	<b>1 hr</b>	<b>\$56.00</b>
		<b>90 min</b>	<b>\$67.00</b>		<b>90 min</b>	<b>\$72.00</b>
		<b>2 hr</b>	<b>\$90.00</b>		<b>2 hr</b>	<b>\$95.00</b>

*Coverage's provided by: **American Specialty Health***

<b>AETNA Natural Products and Services</b>	<b>Blue Cross Blue Shield</b>	<b>HIP Health Plan of New York</b>
<b>American Specialty Health</b>	<b>Careington International</b>	<b>Humana</b>
<b>Alliance HealthCard</b>	<b>CIGNA Health Corporation (HMO)</b>	<b>MVP Health Care</b>
<b>*Benefits Plus (Rent-A-Center)</b>	<b>Empire HealthChoice, Inc</b>	<b>Optima Health</b>
<b>* CVS</b>	<b>Encore</b>	<b>Preferred Care</b>
<b>*Good Neighbor</b>	<b>GreatWest HealthCare</b>	<b>United Healthcare</b>
<b>*Melaleuca</b>	<b>Group Health Incorporated</b>	<b>UNICARE</b>

Primary Texas plans. For a complete list see: <http://www.bodyworksolutions.com/doc/ash.pdf>

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