

# Working with Insurance

■ **Anonymous:** I share my office with a physician and he uses certain ICD-9 codes to bill for the Rolwing that I do. I am considered a "contractor" that provides services that he bills for. I would caution you about using ICD-9 codes yourself since we do not diagnose folks. At best it might be ineffective since the codes are meant to be used by physicians. At worst the use of the codes by "unqualified" practitioners could be considered insurance fraud.

■ **Bob Robinson:** ICD-9 diagnostic codes can only be used by a licensed physician. If you are not a licensed physician, don't use them or you can get in trouble for practicing medicine; however, you may be asked by the insurance company what the diagnostic code is. The response is "The person has been referred by Dr. who has assigned the following code" or you can refer the insurance company to contact the doctor directly. Both have worked.

■ **Darrell Sanchez:** I've been using codes for about seven years for insurance cases. I use them in conjunction with a licensed physician or chiropractor's prescription. It's a real dance sometimes to get paid and it seems the process is always shifting.

Some people in my area manage legal insurance tasks for bodyworkers. They give workshops and have lawyers sympathetic to bodyworkers offer insurance advice. The codes I have been advised to use lately have

been myofascial release and neuromuscular re-education. Part of my approach is to educate insurance people about why Rolwing is good for their clients and their companies.

■ **Russell Stolzoff:** There are diagnosis codes and procedure codes, and they are two separate things. When you use codes for "myofascial release" or "neuromuscular re-education" they are procedure codes. If you justify those procedures with codes that represent a diagnosable ailment, such as "myofascial syndrome of the xy or z" then that is a diagnosis, and I have not run across anything that allows us to do that as Rolfers.

When a physician both diagnoses a condition and prescribes a treatment, some insurance companies are willing to allow a non-licensed person to perform the treatment, and many do not.

■ **Marianne Korosy:** I've handled clients with insurance reimbursement due to auto accidents. The easiest ones to handle are those in which I billed the issuer of the auto accident policy directly. When my bills went through an HMO and then to the insurance company, the wait for reimbursement was lengthy, but they did pay my full fee. For the auto accidents an MD's prescription was required but I didn't have to specify procedure codes or ICD-9 codes. I billed my services as "Rolwing - Structural Integration."

I do not and will not use diagnostic codes. If the diagnostic code is

needed I'd use the code specified by the MD or chiropractor issuing the prescription. I'm wondering how those of you who deal with insurance handle the situation when the insurance pays only part of your fee. Do you hold the client responsible for payment of the remainder? I do, even if this requires a monthly payment plan for the client.

■ **Bob Robinson:** If we are discussing insurance payments we need to be specific as to what type of insurance we are talking about. In California, in the case of worker's compensation, if you accept partial payment for "treatment" from a worker's comp insurance company, you are forbidden by law to collect any additional monies. With all types of insurance what I do is get in writing from the insurance claims adjuster approval for my FULL fee in advance. This is when I do educational work with insurance personnel. If I don't get approval then I don't provide service unless the client is willing to guarantee payment. If I do get approval in writing from the insurance company it is relatively easy to collect.

In the best of circumstances insurance work always takes more time and effort to provide service and I am not interested in reducing my fees as well. I would rather put my energies towards increasing my skills or marketing than arguing with some bureaucrat who is clueless about Rolwing. □