

# Reimbursement for Healing Touch?

by Ann O'Malley, RN, HTCP/I

**W**hat is the biggest question on many people's minds regarding Healing Touch today? Will insurance cover it? While there is no easy answer to this, **there is hope!**

I will begin with some history. In 2001 the US Secretary of Health and Human Services granted a two-year testing of new health insurance billing codes for nursing and complementary therapies such as Healing Touch. ABC codes were developed (versus the numeric CPT {Current Procedural Terminology} codes currently used). HT was approved to use the code CBCAE - as was other energy work, Somatic education and massage, and other practice specialties. However, any provider using this code had to show training and/or certification.

Many of us created our own "super bills" with our name (business or personal), address, tax ID number (corporate or social security number), client name and address. I also included the NANDA (North American Nursing Diagnosis Association) code of 1.8 - Energy Field Disturbance - and provided the ICD-9 diagnosis code, if one was provided on a prescription by a physician or chiropractor. (A copy of which I also included). The ICD-9 code can only be used when determined by a physician as it is illegal to diagnose without a license.

The intervention ABC code of CBCAE was listed next. This code is billable in 15 minute unit increments. Therefore four units were listed for a 60 minute session or six units for a 90 minute session and included the total dollar amount charged. Lastly, a Practitioner Signature line with name and credentials was across the bottom. My clients submitted this with their own insurance forms. Many of them were reimbursed 50% for Out of Network care. One of my clients was fully covered under Workman's Compensation.

However, in 2007 things changed. The major insurance companies insisted that medical billing be submitted on the 1500 Health Insurance Claim Form. I applied for a National Provider Identifier (NPI) number at <https://nppes.cms.hhs.gov> and reg-



istered with Zipclaims.com (formally eClaim.biz). For a monthly fee I was able to create the 1500 form using ABC codes that included their description printed on a second page.

Although Blue Cross Blue Shield (BCBS) does not allow registered nurses to be providers, they did give me a provider number to be included on the 1500 form. Since this form has been utilized, I have been unable to get any reimbursement for my clients! The insurance companies have requested copies of my notes to determine coverage, then informed me "*The MD was unable to approve benefit reimbursement because, 'There is insufficient evidence that the service is generally accepted in the medical community and/or proven to be effective according to peer reviewed clinical literature, as referenced in BCBSIL Medical Policy.'*" I canceled my account with Zipclaims a few years ago.

I now provide my clients with a statement of their visits/charges on my letterhead for them to submit to their Health Savings Account (HSA) or Flex Spending Account (FSA) - which is money not subject to federal income tax at the time of deposit. HSAs are owned by the individual and the funds may currently be used to pay for qualified medical expenses at any time without federal tax liability or penalty. FSAs can be set up through a cafeteria plan of an employer and allows an employee to set aside a portion of his or her earnings to pay for qualified expenses: medical expenses, dependent care or other expenses. Money deducted from an employee's pay and placed into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings. One disadvantage is that funds not used by the end of the plan year are lost. However, these have had the best response! Employees are receiving partial or full reimbursement if they have these accounts.

I spoke with a few hospitals and outpatient clinics that are listed on the Healing Touch Program website, as well as, a few independent practitioners to offer you the most comprehensive information for this article. Many of the hospitals either use HT volunteers or the nurses incorporate HT into their basic care through the facilities CAM (Complementary Alternative

Medicine) departments. The outpatient clinics receive payment at the time of service and provide a receipt for the patient to submit to their HSA or FSA's.

I also contacted a family nurse practitioner who is a member of the American Holistic Nurses Association (AHNA). As an Advanced Practice Nurse (APN) she can legally diagnose and treat illness which allows her to do insurance billing on her own. She often uses the CPT code 99215: office or other outpatient visit for evaluation and management of an established patient, which requires two of three key components: comprehensive history, comprehensive examination, medical decision-making of high complexity. She stated, *"In my notes I deal with both the medical issues and use 'Bioenergetic Therapy' as part of the treatment which seems to satisfy the audits. I have done this for 12 years."*

Other practitioners with licenses in specialties such as massage or psychotherapy are incorporating HT into their billable practices using codes appropriate for their specialties. A few practitioners who work in Integrative Medical offices have been reimbursed using the code 97530: *"Therapeutic activities, direct (one on one) patient contact by the provider (use of dynamic activities to improve functional performance), each 15 minutes for a few accepted ICD -9 codes, mostly related to joint, muscle and nerve problems. Since this is a Physical Therapy code, it can be used by a physician or physical therapist. Physician means any of the following licensed practitioners who performs a service payable under this policy: a Doctor of Medicine (MD), Osteopath (DO), Surgical Chiropractor, Podiatrist, Chiropractor (DC). It may also include any other licensed practitioner who: 1. Is acting within the scope of that license; and 2. Performs a service which is payable under this policy when performed by an MD"*.

I was recently called by an RN from the Integrated Health Advocacy Program (IHAP @ [www.ihap.com](http://www.ihap.com)) here in Illinois. She specifically wanted to offer HT to participants! This program is designed to work one on one with people who have multiple chronic health conditions/risks. Their accounts are self-insured corporations. They work with the 1-2% of their workforce who use 90% of the claims dollars. They make recommendations for services. IHAP is able to make exceptions to the Health Care plans, so the participants can receive services like HT even if their health insurance plan may not cover it. I am currently working with one client who submitted my letterhead receipt to her insurance company. IHAP arranged 10 approved sessions. I just received a second referral from them!

For now, the best solution is to encourage your clients who have HSA/FSAs to submit a receipt, which you provide, for reimbursement. In a recent Healing Touch Professional Association (HTPA) business support interview follow-up, Janna Moll said, *"Until we have a national accreditation that is widely publicized and recognized, or until insurance companies start to recognize our standardized and time-tested discipline, we will not have a specific code in the system used. But we are on our way and HSA/FSAs are paying. To sway the insurance companies' clients MUST start turning in receipts for reimbursement! Supply your clients with receipts and tell them to turn in the charges - even if they know they will not be reimbursed!"* This is what I now ask my clients to do, just as I did when I was part of the original pilot study. We just may get someone's attention as more people submit for our services!

If you have any friends or relatives in the insurance industry, please offer them a session so they may become aware of the benefits of HT, and explain the potential for cost savings that has been shown in some of our research. We need people in the industry to come forward on behalf of HT, which ultimately saves them money versus costly "sick care." Just ask IHAP! Perhaps there are a few of you who could champion similar organizations in your area! Please join me in setting the intention that the efforts of our clients and ourselves will be rewarded.

#### About the Author:



Ann has been a Healing Touch Certified Practitioner since 1999 and Certified Instructor since 2001. She teaches Levels 1 and 2 predominately in the western suburbs of Chicago. She also teaches Energetic Transformations - an advanced energy healing class.

The inspired name of her private practice came to her during meditation: *Chrysalis Healing Center, Inc - a Safe Haven for Transformation*. Her main office is in Warrenville, IL where she combines her knowledge of energy healing, holistic nursing and shamanic practices to guide her clients on the path of self healing and empowerment. Ann is also a member of a unique integrated team approach to wellness at the Oasis Center for Health in Hinsdale, IL. In addition, she coordinates a Healing Touch clinic for students of the program to offer sessions to the public. Her goal is to assist others in becoming free of restrictions on all levels and to empower them on their path to wellness and a full life.