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Is 3rd Party Reimbursement on the Way Out?

(This is a continuation of the Column in the May/June 2012 issue.)

We have heard from practitioners who have had clients who have used Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) to pay for their Healing Touch treatments. In both the previous Column and this one, we are just scratching the surface of what these accounts offer your clients for reimbursement and how to inform your clients about them.

One story from Georgia is that a client was able to pay for all sessions in the year, which amounted to \$1,000, without a problem. We have also heard from another HT practitioner in Pennsylvania whose client has been reimbursed approximately \$2,600 for HT sessions this past year. Still another in Colorado whose clients have been successful in getting their submitted invoices paid. See the May/June 2012 Energy Magazine for the link to their sample invoices.

HTPA's goal is to bring you the information you need as it unfolds - unfortunately at the present time insurance

reimbursement is still a mystery. It seems every carrier, along with state regulations, creates complexity. Through **Voice for HOPE** we are trying to correct this. ([Register](#) for the HTPA Sept. 11th "Live" Interview to learn more about Voice for HOPE)

These Savings Accounts (HSAs and FSAs) are beginning to become very popular and all reports we have received are positive with regard to Healing Touch being a covered service. In other words, YES, invoices submitted to HSAs and FSAs for Healing Touch sessions are being paid.

After the May/June column, we received an additional informational piece from **Susan Romeo**, MS, RN, HTCP, Central New York Healing Touch, www.cnyhealingtouch.com. Here is what she shared:

"I have used an FSA personally for years. With insurance changes this year, I now have an HSA instead.

I just want to be sure you understand that with both of these financial streams, the patient is merely receiving back his/her own prior contributed funds, so it is not an insurance or third party reimbursement. But it is a way to support out of pocket health care payment and that is good. I think FSAs and HSAs are the natural development when care has gotten so prohibitively expensive and when insurance companies hold most of the cards. Such accounts allow patients to use their own money with pre-and post-tax benefits to cover things insurance companies never wanted to cover.

The amount reimbursed is directly related to the amount of money the client has placed in the FSA or HSA account. In an FSA, the IRS (Internal Revenue Service as the regulating authority) sets a fixed sum that one may contribute yearly and it must be used in one calendar year or you literally lose it. With an HSA, which is a type of health savings account only available if one has a high-deductible insurance plan, the funds remain from year to year.

I have several clients who regularly submit statements for reimbursement. For FSA reimbursement as a patient myself, I was first required to have a statement from my primary care clinician stating that services such as integrated therapies and the nutraceuticals I used were required for my health. With that on file, the FSA managing company then allowed for reimbursement.



*I have a form letter that I give clients who are new to this. Sometimes, if time permits, I will simply enter their information to my computer and print a copy for them. **Click here to download the customizable form template.** I write for the term of the letter to be for the remainder of his/her lifetime so that it does not have to be repeated for each tax year, although if one changes companies, it will have to be repeated.*

As a former nurse practitioner (NP) in the primary care trenches, I have learned that completing forms and paperwork takes an incredible amount of time away from patient care. I advise having the paperwork prepared and ready for your signature at the end of the client's session. The client may then mail or

fax this invoice for reimbursement. Be sure to keep a copy for your records. I also keep a folder on my computer of all the clients who file for reimbursement under FSA accounts. I keep a running account of their visits and payments with account balance and give them a copy; some want it after each visit, others once a month."

Watch for future HTPA discussions about these accounts. This is definitely a sensible way to use pre-tax dollars to pay for unconventional health care and as practitioners we are in a position to educate our clients about them. Please inform us if you have information on this topic – you can send your story to info@HTProfessionalAssociation.com. 