

HSA

Do you contribute to a Healthcare Savings Account (HSA) to help pay for your annual medical needs? Does your employer offer you access to a Healthcare Reimbursement Account (HRA) to pay you back for your co-pays and other medical expenses? These new programs are available through many employers as an added benefit or can be managed through those with individual insurance programs. The idea is that the money that you anticipate needing to use for medical expenses is put aside before it is taxed. At the moment, about 50% of businesses offer these types of plans to their employees, but the popularity of these programs is growing every year.

So why is there an article about HSA's and HRA's in your massage therapy newsletter, you ask? Well, in many cases, the companies that manage these accounts consider Clinical Massage Therapy a valid expense. Most plans require the session be related to a medical condition or that a medical doctor recommend the therapy. However, many of the clients that I see who currently use their HSA to pay or their HRA to reimburse them for their massage sessions have not come via doctor's recommendation. How tightly managed or restricted an HSA or HRA is depends on the company handling the program.

There are a few ways to determine if your HSA or HRA will pay for your sessions at Elements Therapeutic Massage.

I would suggest starting off by calling the customer service number for your program and asking for details about "Therapeutic Massage" with your plan. If a doctor's referral is required, follow the necessary steps to obtain that referral.

Very often with HSA's in particular, the company issues the participants a debit card to use for their medical expenses. If your company has issued you such a card, we can try to use this to process your payment for your session. If the charges are declined as a non-medical charge, then we will know that massage is not an immediately covered charge. If the charge is accepted, then in most cases the fund will pay for the expense. However, they may always come back and ask for documentation to validate the expense. We can provide office notes (or SOAP notes) to document, but a referral from your doctor may be required.

Ask your fund manager if reimbursement is possible. Healthcare Reimbursement Accounts (HRA's) do just that. They reimburse you for your medical expenses. The good news about this is that even though it often requires more work on your part (submitting the necessary paperwork) very often the funds are provided by your employer and are not your pre-taxed income. That's right. I'm talking about FREE MASSAGE here folks!!!

So, check with your Benefits Coordinator at your office to see if these options are available to you. Depending on when your business has their open enrollment for insurance, you may want to consider implementing one of these plans with your existing insurance program if it is available. These types of plans have been around for a little while, but they are gaining great popularity. It is very appealing when you think of it as paying 25-40% less or getting your care for free... especially your massage therapy.