



YOGA OUTSIDE THE BOX

Exploring Insurance Reimbursement



How the Worker's Compensation System Works

- The State legislature makes the laws that determine the operation of the system for compensation of those injured in the workplace.
- The laws are administered by the Division of Labor and Employment.
- When injured, a worker is required to file a claim through a Medical Doctor to verify the diagnosis and extent of injury
- A case manager at the insurance company is assigned to work with the doctor and injured worker or their attorney.
- The doctor sends an assessment to the case manager with treatment recommendations.
- The Insurance case manager approves or denies the doctor's requests.



The Yoga Therapist as a Service Provider

- The insurance company approves the doctor's prescriptions and the doctor forwards the prescriptions to the therapist. Sometimes there are limitations to the authorized prescriptions.
- The Yoga Therapist checks in with the case manager to confirm the authorization, become acquainted with the case manager and develop a relationship.
- The Yoga Therapist contacts the client and sets up the appointments.
- An assessment is done and treatment outline developed.
- To the extent possible, a fixed weekly day and time for the appointments is set.



Reimbursement...Show Me the Money!

- Sessions are reimbursed in 15 minute units. A typical session lasts 1 hour or 4 units.
- Bills are submitted on a HCFA 1500 standard form.
- Treatment code used for Yoga Therapy is 97110. Currently reimbursement is maxed at \$38.99 per unit or \$155.96 per hour. Submit within 120 days of treatment.
- Code for props is 99070. All receipts required for reimbursement.
- A diagnostic code for the part of the body is mandatory and provided by the prescribing doctor.
- SOAP notes or other progress notes are provided to the doctor with a copy to the case manager.
- The bill is submitted according to the case manager's direction, by fax or mail.
- State law requires payment within 30 days. Always verify receipt of bill.



Sample Cases

- Claimant authorized to receive 12 yoga sessions. Insurance company only authorizes 6, to be extended to 12, if "functional gain" is documented.
- Sessions set up for weekly visits with assessment of "functional gain" and documentation of progress.
- Documentation and billing is submitted with a request for continuation of treatment.
- Usually, if a client has an attorney, further treatment is authorized. If not the client has a right to go before an administrative judge and argue for more treatment if it is denied.

-OR-

- Treatment is prescribed and authorized for a client whose case has been settled. The settlement specifies treatment for body area previously injured as needed.
- Physician prescribes various treatment options
- Treatment can be ongoing for an indeterminate length of time.



Next Steps for Yoga Therapy in the Insurance Arena

- As with Acupuncture, Chiropractic and Naturopathy, Yoga Therapy training will need to come under occupational guidelines.
- A conversation within the Yoga training community helps to set acceptable treatment protocols.
- On a state by state basis, develop an understanding of the administration of the insurance business and network with key players.
- Explore the legislative avenues to creating a code or codes for reimbursement.

