

Massage Therapy & Health Insurance (Arizona Clients)

Some Arizona health insurance plans **may cover therapeutic massage** when it is **medically necessary** — for pain, injury recovery, or rehabilitation. Please confirm your benefits before booking.

Quick Facts

- Massage for relaxation or general wellness is not covered.
- A doctor's prescription or referral with diagnosis code (ICD-10) is usually required.
- Services must be provided by a Licensed Massage Therapist (LMT).
- Only in-network providers are covered (e.g., ASH network).
- Some plans, such as Blue Cross Blue Shield of Arizona, may allow up to 6 visits per year.
- Preauthorization may be required.

Insurance Providers (Arizona)

Provider	Coverage Type	Notes
Blue Cross Blue Shield of AZ	Therapeutic massage (≤6 visits/year via ASH)	Doctor's order required
Aetna	If medically necessary	Prescription required
Cigna	When combined with physical/chiropractic therapy	Referral needed
United Healthcare	Under 'rehabilitative services'	Medical necessity required
Medicare / AHCCCS	Generally not covered	Some exceptions only

How to Check Coverage

- Ask your insurance: "Does my plan cover therapeutic massage under medical necessity?"
- Do I need a doctor's referral or preauthorization?
- How many sessions per year are covered?
- Which provider network do I use (ASH or other)?

Note

We provide receipts (superbills) for clients who wish to submit claims directly to their insurance provider. Each client is responsible for confirming their own coverage and filing claims.

– Momentum Medical Massage Therapy