



## "Using Your Flexible Spending Account (FSA) to Pay for Massage Therapy"

By Susan Epperly, B.A., L.M.T.I., C.M.T.

A flexible spending account (FSA) is offered as a benefit by some employers, and allows employees set aside pretax money from their paychecks to pay for certain medical expenses.

Generally, FSA holders have to spend the funds in their FSA by a certain time, usually the end of the calendar year, or else lose whatever balance they have left.

However, many employers now allow workers to take advantage of a "grace period" approved by the IRS. This extends the deadline to March 15 to use the money in flexible spending accounts, but not all employers offer it.

Flexible spending accounts are set up through your health insurance provider to manage costs outside of your standard doctor visits each year. These are generally considered to be 'un-reimbursed medical expenses,' and different health insurance providers have different guidelines on what they will accept.

In most cases, you can claim massage therapy as an un-reimbursed medical expense if it is for treating a specific injury, trauma, or illness. Unfortunately, massage for stress relief, relaxation, or just maintaining good health are usually not reimbursable.

If paying for your massage therapy sessions with your FSA is something that interests you, you should:

- 1) Get a prescription for massage from your Physician or any other health care practitioner who is authorized to write a prescription.
- 2) Find a Licensed Massage Therapist who is capable of addressing your specific injury, trauma, or illness. Generally, practitioners who practice "Clinical Massage Therapy" or "Medical Massage Therapy" will be the most qualified. Your physician may be able to refer you to a Massage Therapist with whom he or she has some experience. Shane and I specialize in pain relief through clinical massage therapy, and most frequently utilize trigger point therapy to address very specific pain complaints.
- 3) Obtain a "medical receipt" from the Massage Therapist. Check with your company's plan administrator to find out exactly what information needs to appear on the receipt in order to get the expense approved. This will help the Massage Therapist ensure that he or she has included all the necessary information, and will facilitate the receipt being accepted and the expense being approved.

Copyright 2010, Susan Epperly, B.A., L.M.T.I., C.M.T.  
[www.tigerlilystudios.com](http://www.tigerlilystudios.com)