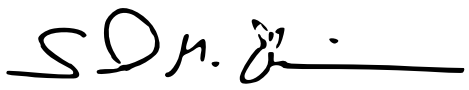
Elite Health Plan **POLICY AND PROCEDURE**	Elite Health
Name: Elite Health Plan Policy for Therapeutic Massage	Policy Number: **UM-MED-06**
Department: Utilization Management	Effective Date: 3/27/2026 Date Revised: 3/27/2026 Date Reviewed: 3/27/2026
Reviewed and Accepted By: Sunil Shivaram, M.D. Sri Gorty, M.D., Kristina Fletcher UM Manager	**Chief Medical Officer Signature:**  Page **1** of 5

PURPOSE:

The policy is designed to ensure compliance with CMS Medicare Advantage requirements and Elite Health Plan benefit design. Elite Health Plan, Inc. has established this policy to define key requirements associated with our contractual obligations to the Centers for Medicare and Medicaid Services (CMS) as a Medicare Advantage Prescription Drug (MAPD) plan.

SCOPE:

This policy applies to the CMS Medicare Advantage Prescription Drug (MAPD) Program and outlines the Utilization Management requirements and associated processes. This policy is followed by applicable personnel of Elite Health Plan, Inc., including Delegated IPAs, Medical Groups, and supplemental benefit providers, and describes the processes necessary to meet regulatory requirements in effect as of the stated effective date.

DEFINITIONS:

Term	Description
CMS	Centers for Medicare and Medicaid Services – The agency within the US Federal Government that is charged with the execution and maintenance of the law definingthe prescription drug program for senior citizens, the disabled, and the infirm.
MA	Medicare Advantage

Medically Necessary	Services or supplies that are reasonable and necessary for the diagnosis or treatment of illness or injury and meet accepted standards of medical practice.
Contracted Provider	A healthcare provider or vendor with an active agreement with Elite Health Plan.
Supplemental Benefit	A benefit offered by Elite Health Plan that is not covered under Original Medicare.
EOC	Evidence of Coverage

POLICY:
Elite Health Plan provides coverage for routine therapeutic massage services as a supplemental benefit for eligible members. This benefit is intended to support the therapeutic use of massage techniques to promote the body's natural healing processes.

Covered Services

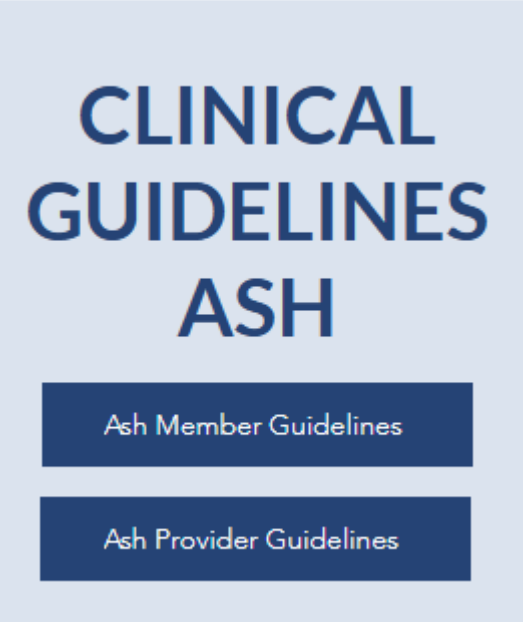
Therapeutic massage services are covered when all of the following conditions are met:

- Services are provided for therapeutic purposes to improve or maintain physical health.
- Services are rendered by a contracted therapeutic massage provider within the American Specialty Health (ASH) provider network.
- Services rendered by non-contracted providers are not covered.

Authorization Requirements

- **Initial Visit:** No referral or prior authorization is required for the initial therapeutic massage visit.
- **Subsequent Visits:** Prior authorization is required for all visits following the initial visit.
- **Clinical Decisions:** Are made by American Specialty Health (ASH) utilizing ASH Clinical Practice Guidelines that can be located on the Elite Health Plan website

Clinical Policy Guidelines | Elite Health Plan or ASHLink - Clinical Practice Guidelines



Benefit Limits

- Coverage is limited to **up to twelve (12) therapeutic massage visits per calendar year**.

Exclusions and Limitations

- Services exceeding the annual visit limit are not covered unless prior authorization is approved.
- Services that are recreational, relaxation-only, or not deemed therapeutic in nature are not covered.
- This benefit is a supplemental plan benefit.

Compliance and Regulatory Alignment

This policy is aligned with:

- CMS Medicare Advantage benefit guidelines
- CMS Evidence of Coverage (EOC) standards
- CMS Marketing and Supplemental Benefit requirements

This policy does not expand coverage beyond CMS-approved benefit filings.

Policy Administration

Elite Health Plan reserves the right to:

- Update contracted providers and vendors
- Modify benefit offerings consistent with CMS approval
- Interpret and apply this policy in accordance with plan documents

In the event of a conflict, the Evidence of Coverage (EOC) governs.

REFERENCE:

- Medicare Managed Care Manual Chapter 4 - Benefits and Beneficiary Protections
- Plans & Benefits | Elite Health Plan
- ASHLink - Clinical Practice Guidelines

REVISION NOTES:

Date of Revision:	Revised by:	General Revision Notes
3/27/2026	Kristina Fletcher	Created