

THE AT REIMBURSEMENT Journey

How the NATA Third Party Reimbursement Initiative came to be, how it's grown and where it's headed

By Lydia Hicks

Third party reimbursement has been a topic of interest and advocacy for athletic trainers dating back to 2001, said NATA Third Party Reimbursement Initiative (TPRI) Project Facilitator Joe Greene, MS, ATC. However, until TPRI, an evolution of the NATA TPR Pilot Project, began, such efforts were limited to a few ATs defending their right to fair reimbursement and billing.

“Prior to the NATA TPR Pilot Project, there were some ATs in the country looking at billing on their own with their employers, but it was really centered on the state of Wisconsin prior to that time, along with a few other pockets of activity in other parts of the country,” Greene said.

The NATA TPR Pilot Project launched in October 2014 in an effort to discover what it would take for athletic trainers to be recognized as allied health care providers by insurance companies.

Initially, the NATA Board of Directors funded the three-year study and a request for proposals was sent to all the state athletic training associations. Out of the nine states that submitted proposals, three were selected: Indiana, Wisconsin and Ohio. The pilot project became a joint initiative between NATA and these three state associations.

At the commencement of the project, each state was at a different level in its third party reimbursement journey, said Greene, who represented Wisconsin in the pilot.

“Indiana had a legislative bill that was essentially anti-discrimination language that allowed athletic trainers to bill consistent with physical therapists,” he said. “Wisconsin was in a spot where we had done a lot of advocacy with insurers without any type of anti-discrimination language, and then Ohio was really at a starting point.”

Aimed at consistent and standardized recognition of athletic trainers as qualified health care professionals from insurers/third party payors and employers within these states, the pilot project utilized matching funds from NATA and the participating state associations to professionalize advocacy at the state level.

Greene, who has worked with NATA on the project since 2016, said the pilot program succeeded in all three states, with the following key achievements:

- The pilot project in Indiana, which started with a pilot site development, leveraged nondiscriminatory language and educated payors and NATA membership, yielded increases in payor progress, National Provider Identifier (NPI) progress, number of employers billing and number of ATs billing.
- In Wisconsin, the project started with activities ranging from payor and employer advocacy to governmental and legal affairs assessment. It also yielded increases in payor progress, NPI progress, number of employers billing and number of ATs billing.

- In Ohio, which originally had a baseline starting point, the pilot project resulted in widespread payor progress via workers' compensation as well as an increase in NPI progress.

NATA Third Party Reimbursement Initiative Born

With the pilot project's success in all three states and the key learnings identified, the NATA Board of Directors established TPRI in January 2018. The intent of TPRI is to continue to support state-level reimbursement and compensation advocacy for athletic trainers with payors and employers, while building and maintaining coordinated efforts nationally.

“A great deal of our focus and effort is on standardization within states and across states,” Greene said.

Hence, TPRI's objectives are to:

- Align state, district and national efforts.
- Develop and promote best practices.
- Deliver effective advocacy with employers and insurers.
- Provide formal advisory services to states, payors and employers.

Its Resources

NATA is committed to TPRI and reflects this as part of its fulfillment of the NATA Strategic Plan listed on p. 43. Also, with NATA's support, states can receive tailored assistance toward their efforts.

Greene's TPRI team, a group of regional coordinators, also support various ATs across the nation.

“My team and I can mentor them on how to implement TPRI and who to reach out to with insurance companies,” Greene said.

Part of NATA's dedication to members on this topic is the creation of comprehensive online resources available to all NATA members, which can be found at www.nata.org/third-party-reimbursement.

The TPRI team not only works closely with the NATA Government Affairs Department, but also, regulatory, legal and advocacy representatives with respect to its approach with government payors, Greene said.

“This includes the Centers for Medicare & Medicaid Services (CMS),” he said. “CMS is

incredibly meaningful to commercial insurance companies and to us as a profession. CMS is the ultimate recognition and is the gold standard when you are addressing the approval of a device, pharmaceutical or service that is rendered. If Medicare recognizes a given service, commercial insurance companies will generally align in time.”

“We work closely with national leadership on the regulatory, legal and advocacy front to consider our strategy with all insurers to include CMS. It is our hope that CMS will eventually recognize medically necessary physical medicine and rehabilitation services delivered by athletic trainers under our scope of practice and training.”

Its Growth and Victories

This reimbursement effort that began with pilots in three states has now expanded to the TPRI team being engaged at varying levels with 25 states, Greene said.

“We have broadened the base of states that are actively working on reimbursement and considering their strategy,” Greene said. “We have continued to grow the number of insurance companies and the number of sites that are billing over that time. Not as fast as we would like, but we are making progress in the right way that will establish precedent for future successes. It is a long-term investment by states. I like to compare it to governmental affairs. The need for advocacy and education over time will not go away.”

However, he said engagement with states doesn’t necessarily mean that ATs actively participate in billing, but that they are in the process of attaining the goal.

“I think our greatest growth has been achieved with Blue Cross and Blue Shield across the country,” Greene said. “They have been the friendliest national insurer from a policy perspective to date. We have seen success in the states of Michigan, Wisconsin, Indiana and Vermont and have seen reimbursement with them in other states under prior authorization.

“We’ve also seen substantial recognition by workers’ compensation payors. Workers’ compensation insurers desire to return injured workers as quickly to work as possible – much like our objectives are with athletic training and with athletes – we want to get them back

as efficiently and as safely as possible. We align very well in that respect.”

Greene shared in an NATA Now blog post how in October 2022 Blue Cross Blue Shield of Michigan, the largest health care insurer in Michigan, made “the decision to reimburse physical medicine and rehabilitation services rendered by athletic trainers.” He reported that the care provided must have medical necessity to be reimbursed, as required by all other health care providers. The Michigan Athletic Trainers’ Society and representatives of NATA have not only worked closely with Blue Cross Blue Shield of Michigan to effectively communicate this decision, but also helped implement the new policy. Read the entire blog post at www.nata.org/blog/todd-christman/largest-michigan-insurer-make-s-decision-reimburse-ats.

NATA and its TPRI team have also set up third party reimbursement boot camps in 12 states.

“Next up are Florida and South Carolina, which will be holding their boot camps in October and November respectively,” Green said.

“We ask states to select a reimbursement coordinator as a central point of contact,” said Director of NATA Government Affairs Amy Callender. “Those states can hold reimbursement boot camps in a way that works best for them.”

The NATA Legislative Boot Camp is a prerequisite to the NATA Third Party Reimbursement Boot Camp, Callender said. Read more information about the NATA Legislative Boot Camp on p. 24 of the January *NATA News*, www.nata.org/news-publications/publications/nata-news.

Its Future

NATA remains dedicated to working with states to expand third party reimbursement and make practice acts more amenable to it, Callender said. It also aims to modernize practice act language for athletic trainers to be able to practice to the full extent of their education and training.

The TPRI team will continue to work alongside the NATA Government Affairs staff in its efforts toward CMS recognition, Greene said.

Additional Reimbursement and Billing Resources for the Athletic Trainer

The NATA Third Party Reimbursement Initiative assists states with resources to advocate for themselves in the areas of reimbursement by insurers and billing for their services. From best practice considerations to coding insight, TPRI offers several resources for NATA members to use. See all the resources at www.nata.org/third-party-reimbursement.

“This will entail a federal legislative process for approval,” he said. “Our team will assist in assembling the right type of outcome data and evidence. It also includes securing as many commercial insurance companies as possible before we go forward to increasingly demonstrate that this recognition is a standard of care. This effort will also require a significant amount of capital and human resources, which must be considered carefully by NATA leadership.”

Another step is mentorship of state leaders and individuals in their AT advocacy with insurance companies and employers.

“Some states have probably been hesitant, because they haven’t had athletic trainers who have advocated with an insurance company before,” Greene said. “They didn’t know what the message should be. They didn’t know who to talk to. So, we are participating more actively in those conversations until the individuals in the states get comfortable with those conversations.”

He said because commercial insurance decisions are mostly made at the state level, the TPRI team not only needs state association participation, but also advocacy partners.

“NATA can provide leverage and provide resources, but we can’t do all the advocacy work. We need states to assist us,” Greene said. “To that end, we want to expand the number of boot camps that we are delivering,

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– NATA Third Party Reimbursement Initiative Project Facilitator Joe Greene, MS, ATC.

and we also want to expand the amount of educational assistance that we provide to states.”

Why Should ATs Care About Third Party Reimbursement?

Greene said reimbursement doesn’t impact every athletic trainer directly as it does other health care providers, such as physicians and chiropractors.

“However, because athletic trainers are not able to be reimbursed, they simply cannot be employed in certain settings that demand insurance reimbursement for employment,” he said. “In essence, ATs cannot work in certain settings, not because they cannot, under their license, but because their employer is uncertain about insurance recognition. I want to be a part of changing that.

“Being able to be reimbursed will expand the opportunities for employment, first and foremost. It will also allow for a large degree of entrepreneurship by athletic trainers. If an athletic trainer can deliver their services and be reimbursed by insurance companies and/or cash reimbursement, they will be able to open their own businesses – something that is really hard to do right now.”

Callender said ATs should have the power to bill for their services and get reimbursed.

“It expands the number of job opportunities they have,” she said. “It raises their value and worth in those settings and results in increased salaries.”

Greene said third party reimbursement also provides salary competition between groups of settings.

“It will help with raising salaries in high schools and in other types of settings because those settings are going to have to compete with these settings where athletic trainers are reimbursed,” he said.

In addition to these benefits is the vital professional recognition that third party reimbursement provides, Greene said.

“Just like we were recognized by the American Medical Association back in 1990, and that we were able to secure our own codes from AMA to be able to bill with – and many other achievements that we’ve made along the way – the ability to be reimbursed by commercial and government insurers alike is a really important step for our profession,” he said. “It will allow athletic trainers who want to work in these capacities to be able to do it.” §

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