

Q &amp; A

# Insurance Coverage for MCS

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**Q: When will treatment for multiple chemical sensitivity (MCS) patients be covered by insurance? I have been told that I need to see an environmental medicine specialist and I can't afford it.**

**A:** MCS generally is not covered by insurance unless your doctor uses an alternative diagnosis. MCS does not have an International Classification of Diseases (ICD) code for insurance billing purposes.

Some suggested alternate ICD9 and ICD10 diagnostic codes for office visits related to MCS may be found at: <http://www.mcs-america.org/icd.pdf>

Additionally, most insurance companies require that any treatment used needs to be scientifically evaluated and proven effective for the diagnostic label your physician chooses.

Most treatments for MCS are considered experimental by insurance companies. Much research has been done research to support these treatments, but publication bias has kept it from reaching peer-reviewed journals which are largely owned by pharmaceutical and chemical companies.

One suggestion is to find a doctor in your area who treats MCS. Many will do this for a reasonable fee and some may be covered by insurance or select billing codes so that your insurance covers the office visit, though

supplement cost will be out of pocket.

A good place to begin looking for a doctor in your area is at: <http://mcs-america.org/doctorlist.pdf>.

This physician referral list is also for fibromyalgia (FM) and chronic fatigue (CFS), so be sure to check with the doctor before setting an appointment to see whether they treat MCS, CFS, or FM.

Another suggestion is to locate an insurance covered doctor who is willing to consult with and administer the protocols of Dr. Grace Ziem, Dr. William Rea, or another well known environmental medicine specialist. Dr. Ziem has been known to consult with other doctors for a reasonable fee so they are able to administer the testing and treatment.

Also, take the time to research physician protocols for treatment. For example, much of what Dr. Rea does so far as the nutrition, supplementation, avoidance, and sauna are concerned can be done on your own or under another doctor's supervision. Many allergists can do the allergy testing and antigen drops for chemical allergies. By going this route, money may be saved.

Keep in mind that it is not advisable to self-diagnose and a proper diagnosis should be obtained. There are serious medical conditions which may mimic MCS, including mast cell disorders, porphyria, and chronic fatigue syndrome.

