

Does insurance cover TMS?

Check the exact payer, protocol, referral and written decision before booking.

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Coverage depends on the payer, indication and clinic. A device clearance or a clinic's insurance logo is not an authorization. Ask the payer and the clinic to confirm the service in writing before you pay.

US: Medicare and private plans

Medicare uses local coverage determinations. WPS LCD L34641, revised effective 26 March 2026, lists criteria for outpatient depression care. Its topics include a confirmed severe major depressive disorder diagnosis, medication treatment history or intolerance, psychotherapy, symptom measures and a psychiatrist's order and supervision. The wording includes alternative routes. Ask the clinic to review the full rule rather than a simplified count of previous medicines.

LCD L33398 is another local policy, revised effective 9 August 2026. Do not assume the policy for a different contractor applies to your clinic. Ask which contractor and current document apply. For private insurance, ask for the plan's own current policy, network status, prior-authorization process, covered protocol and patient share. A Medicare criterion is not a universal private-plan requirement.

Canada: province and program matter

Ask whether the proposed service is funded by the province, a hospital program or a private plan. An insured assessment does not establish that every treatment visit is funded.

For Ontario in 2024 and later, use the current Schedule of Benefits rather than an old statement that TMS is always self-pay. The fetched schedule effective 1 July 2026 lists A199, initiation of rTMS for treatment-resistant depression. It describes a psychiatrist's assessment, initial treatment planning and monitoring under stated payment rules. This item alone does not establish funding for a complete course at every private clinic. Ask the clinic and OHIP about the exact service, billing route and any separate program funding. Other provinces have different arrangements.

UK: ask about local NHS access

The NHS depression page discusses rTMS. NICE procedure guidance does not mean every local service offers it. Ask the GP or mental health team which service accepts referrals, who funds it and what the local criteria are. Ask separately about private treatment and any insurer authorization.

Australia: check the MBS items

The rTMS items began on 1 November 2021. Current MBS notes distinguish initial mapping

under 14216, initial treatment under 14217, retreatment mapping under 14219 and retreatment under 14220. They are not a continuous block of TMS codes: 14218 is a different service.

MBS Online lists referral, previous-care and supervision rules. It lists up to 35 treatment services for the initial item and up to 15 for retreatment. These are billing limits, not a prescribed course. Ask which item applies, whether you meet its rules, the clinic's charge, the expected benefit and the gap. Private health insurance can have separate rules.

Keep a written record

Save the policy version, quote, authorization reference, approved service dates and reply. If a request is refused, ask for the reason and the review route. Do not send clinical records to this directory.

Sources

- CMS/WPS, LCD L34641, *Transcranial Magnetic Stimulation (TMS)*, revision effective 26 March 2026. <https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=34641>. Fetched 2026-10-29.
- CMS, LCD L33398, *Transcranial Magnetic Stimulation*, revision effective 9 August 2026. <https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=33398>. Fetched 2026-10-29.
- Ontario Ministry of Health, OHIP Schedule of Benefits and fees, page published 25 January 2024, updated 2 October 2026. <https://www.ontario.ca/page/ohip-schedule-benefits-and-fees>. The [Physician Services Schedule, effective 1 July 2026](#), page A184, lists A199. Both fetched 2026-10-29.
- NHS, *Treatment — Depression in adults*, accessed 2026-10-29. <https://www.nhs.uk/mental-health/conditions/depression-in-adults/treatment/>.
- Australian Government, MBS Online, items [14216](#), [14217](#), [14219](#) and [14220](#), including note TN.1.28. Items started 1 November 2021; schedule fees updated 1 July 2026. Fetched 2026-10-29.

Confirm suitability, protocol and cost with a qualified clinician.

Frequently asked questions

Can this guide decide whether TMS is suitable for me?

No. Confirm suitability, protocol and cost with a qualified clinician.