

Paying for TMS: self-pay questions

A written-quote checklist for deposits, insurance decisions and course changes.

Updated October 29, 2026

Ask for a written quote before you pay. A per-session price leaves important questions open. Keep the quote, its date, currency and source. Do not assume an advertised course includes assessment, mapping or follow-up.

Ask what the quote covers

Request separate lines for assessment, initial mapping, treatment visits, repeat mapping and follow-up. Ask which items are optional and which are required. Ask what happens if the clinician changes the planned schedule. Ask whether a missed visit is charged and whether unused prepaid visits can be refunded.

Confirm how long the quote is valid. Ask whether taxes or facility charges apply. For travel, include transport, accommodation and time away from work in your own budget. These are personal costs, so use your own figures rather than a directory average.

Keep insurance and finance separate

Ask the insurer to confirm the clinic's network status, authorization rules and patient share. Ask whether a specific protocol is excluded. Ask who pays if a claim is denied after treatment starts. A clinic's statement that it accepts insurance is not a coverage decision.

For Australia, MBS Online separates mapping and treatment item numbers. Its schedule fee and benefit are not a clinic quote. Ask the clinic for its charge, expected benefit and gap in writing.

If credit is offered, ask for the total amount repayable, interest terms, late fees and what happens to the loan if treatment stops. Do not choose care because of a repayment headline. Seek independent financial help if the terms are unclear.

If a request is denied

Get the written reason and the policy used. Ask the clinical team whether a document was missing or whether the proposed care falls outside the policy. Follow the deadline in the decision letter. Do not send health records to the 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.

- 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.