

Claims crisis in health insurance

Opportunity for profession to galvanize

What if insurance claims for massage therapy services were no longer accepted? What if employers with a surplus of workers didn't need to offer employee benefits for retention, or if they perceived massage therapy claims are expensive, riddled with fraud, with no evidence of direct benefit to the employee? How would this scenario affect the lifeblood of your practice?

The denial and limitation of insurance claims for massage therapy care appears to be increasing with alarming concern. Insurers are concerned about fraud and skeptical of wide-ranging treatment plans not supported by evidence or clinical guidelines. Insurers expect comprehensive patient receipts that ensure treatments are “medically necessary,” and they are critical of the slow progress of massage therapy regulation, varied educational requirements from province to province, and the absence of national representation. Growing insurer skepticism of the benefits of massage therapy care affects claims for employee health benefits, auto insurance and workers' compensation.

Massage therapists rely heavily on their patients' access to employee health benefits, and the implications to massage therapists' practice of diminishing coverage are severe. Massage therapists cite largely anecdotal evidence of improved patient outcomes and defend their validity in the public eye as regulated health professionals (in three provinces: Ontario, British Columbia and Newfoundland/Labrador). However, the resources to organize experts across the profession to create treatment guidelines backed by available evidence appear unfocused or unavailable. Although massage therapists are currently regulated in three provinces, they have not been welcomed into provincial



invitations to collaborate, but the RMTAO has repeatedly declined involvement with the CMTA.

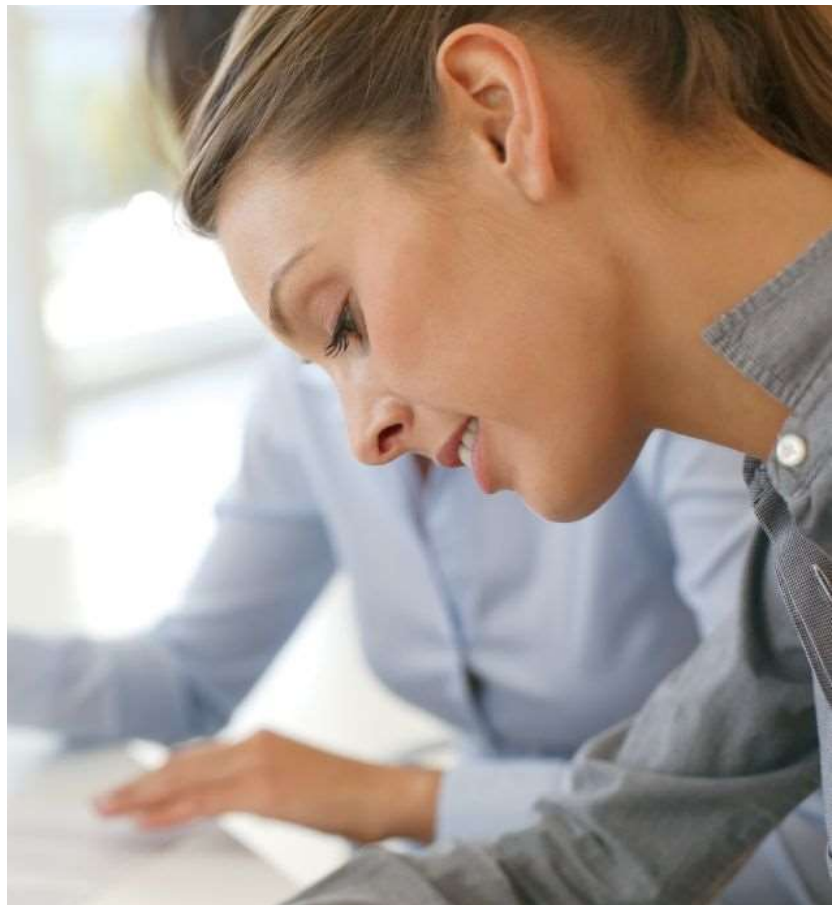
The threat of insurance claim denial to massage therapists is a national issue and requires the combined expertise, influence and resources of all the provinces and territories.

The problem is illuminated in a recent post by an Ontario RMT (with initials, H.C.) on Facebook: "I treat clients at a software company 1 to 2 times per month and now my work there is on hold because almost all of my clients at that office are currently being audited... One employee (described how) his submissions were declined for massage and chiropractic at another office. The employees are very frustrated right now, (they experience) crazy deadlines, work overtime constantly and sit at a computer 8 to 12 hours per day... they all need treatment just to maintain work productivity."

In an auto-insurance case earlier this year, I submitted a treatment plan that was outside the Minor Injury Guideline, because the claimant had numerous previous injuries and health complications that I felt qualified her for a greater level of intervention. The physiotherapist and physician came to similar conclusions, but the insurer promptly denied the plan. The plan was eventually approved by an independent examiner, but the insurer would only pay the "maximum hourly rate" – a full 35 per cent less of the RMTAO's posted fee rate for my services. Despite the resources available to the insurance company – and the provision in the professional services fee guidelines that they could pay the full amount – they dumped the responsibility of co-payment onto the claimant. The claimant, overwhelmed by loss of work recovering from this injury and years of health-related issues, was unable to pay. I was stuck with the loss.

The CMTA is already in place, but hamstrung without full participation of massage therapy associations from all the provinces and territories. Only with collaboration and sharing of resources can the massage therapy profession engage the government, insurers and gatekeeper health disciplines in a dialogue about the strengths of massage therapists and their place in public health and citizen wellness. Public and media campaigns can be generated and shared across all associations – avoiding duplicity in resources – while improving our public image and negating ill perceptions.

In addition to the CMTA, other profession-evolving initiatives are afoot. The Inter-Jurisdictional Competencies championed by the Massage Therapy Consortium – currently in the three regulated provinces – precipitates reform in the way massage therapists are educated, and may lead the way to national entry-to-practice examinations and massage therapy program accreditation. The Canadian Interdisciplinary Network for Complementary and Alternative Medicine Research holds a biennial IN-CAM



National collaboration among the associations is needed to move the profession forward.

Research Symposium. Perhaps IN-CAM can draw the brightest minds across Canada to create therapeutic guidelines based on evidence, collate all available evidence and make it available in a databank to massage therapists for direct use in their practice.

Perhaps the most compelling reason for collaboration is to bring isolated massage practitioners from across the country into discussions about the critical issues facing the profession. We can dialogue, debate and eventually reach decisions on those issues that have dogged us for decades, and then focus the resources to act on solutions.

An insurance claims crisis squarely faces massage therapists across Canada, but it could be a galvanizing force to finally bring all stakeholders in the profession together. Contact your professional association today and tell them you want in on this plan for national collaboration.



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