

Massage Insurance Fraud

Take it personally.

Health care fraud is perpetrated by a handful of people but costs Canadians between \$5 and \$15 billion each year. That's enough money to hire approximately 20,000 new doctors or purchase more than 5,000 MRI machines. In some cases, like the BC woman who died after being given counterfeit prescription drugs, it can cost you your life." - Canadian Health Care Anti-Fraud Association website

CBC presented a damning story recently implicating both registered massage therapists, spa employees and managers in billing esthetic services and falsifying receipts for what should have been health-care services delivered. Conversations I've had with various profession stakeholders suggest the insurance industry and corporations offering workplace benefits grow tired of being easy marks for fraud in massage therapy claims.

What could be the fallout from continued abuses? The 2003 Collis and Reed survey commissioned by the College of Massage Therapists of Ontario suggests 75% of Ontario citizens use their extended health benefits to pay for their massage therapy care.

If large carriers such as Greenshield, Blue Cross and Great West Life report this distressing information to cash-strapped corporations on the abuse of employee benefit plans, we may find massage therapy without such coverage. And by extension, auto insurance and workers' compensation claims for massage therapy, and any government-based medicare coverage for massage therapy, could suffer the same denial.

Damon Marchand, president of the Massage Therapists' Association of British Columbia, commented on the issue at the annual conference for the Canadian Life and Health Insurance Association (CLHIA). Mr. Marchand states:

"There is no doubt the insurers recognized the positives of our profession as a desired part of employee health care benefit packages. However, the CLHIA also made clear massage therapy has some challenges.

"Fraudulent claims were identified, particularly in non-regulated jurisdictions, as well as within the general spa sector. Insurers struggle to determine what constitutes medically necessary massage therapy....Defining 'medically necessary' is the key."

Jodi Forsythe writes in her blog *Why Massage Therapy*:

"An unfortunate trend seems to be rearing its ugly head in



the massage therapy profession in Nova Scotia, Canada. Could fraudulent billing by businesses and massage therapists be the beginning of the end of insurance coverage for massage therapy services?

"In most areas of North America, and Canada in particular, the massage therapy profession has long been promoting itself as a viable and legitimate health-care modality. For several years massage therapists belonging to professional colleges and associations in Canada have been privileged to have our services covered by private and motor vehicle insurance, allowing us to build our practices upon an expanding base of savvy health-care consumers.

"In the recent months, however, it has come to the our attention as a profession that Blue Cross insurance is rightfully investigating allegations of insurance fraud, and has gone so far as to revoke direct billing rights of some businesses found to process fraudulent claims. Blue Cross has also gone so far as to re-establish the direct billing Terms of Use agreement by massage therapists – but the general fear is that if this privilege continues to be abused it will eventually be revoked, leaving many of us out in the cold with a client base who will no longer be able to afford, or be willing to pay for, our services."

Full post at <http://whymassagetherapy.com/blog/massage-therapy-insurance-fraud/>.

You can review the Massage Therapy Benefits Grid by visiting www.medavie.bluecross.ca and accessing the guide for massage therapy providers. In this guide, you will find, in addition to the RMT grid, a list of useful definitions that can be used to clarify any terms and conditions applicable to RMT insurance claims, descriptions of claims and benefits procedures, instructions for co-ordination of benefits with other coverage that a client may have, and an overview of electronic claims submissions services.

Forsythe provides some excellent pointers on how a massage therapist can prevent themselves from becoming accomplice to insurance fraud in her subsequent post <http://whymassagetherapy.com/blog/massage-therapists-prevent-insurance-fraud/>.

In response to the CBC report, the College of Massage Therapists of Ontario (CMTO) released this report:

"The College is aware of the issue of fraud in connection with the provision of massage therapy services as was highlighted in recent media reports. While the College cannot comment on any individual investigation or proceeding, the fact that there are unscrupulous individuals who are prepared to deceive Ontarians by misrepresenting their own qualifications, misusing the qualifications of registered members and/or the treatments they purport to provide, regrettably comes as no surprise.

"The College continues to utilize all resources at its disposal

to combat such activities, protect the integrity of the profession, and thereby protect Ontarians and ensure that to the best of its ability, the College is working to maximize the quality of massage therapy services they receive," states Deborah Worrad, College Registrar & Executive Director."

Read the full press release at https://www.cmto.com/pdfs/Press_Release_April212010.

The CMTO has also provided guidelines to prevent fraud in the CMTO's College Standard, Spring 2010. Find it at <http://www.cmto.com/media/print.htm>" <http://www.cmto.com/media/print.htm>.

Losing extended health benefits funding would be a financial tsunami to the massage therapy profession. It's imperative we take great measures to evoke positive relationships with the insurance industry, government, other health-care providers, the media and general public, and perform our due diligence in preventing insurance fraud directly.

Don Dillon is the author of *Better Business Agreements: A Guide for Massage Therapists* and the self-study workbook *Charting Skills for Massage Therapists*. Don has lectured in seven provinces and many of his articles have appeared in industry publications including *Massage Therapy Canada*, *Massage Therapy Today*, *AMTA Journal*, *Massage Magazine* (on-line), *Massage Today* (US), *AMTWP Connections*, *Massage Therapist* (Australia) and various massage school and professional association newsletters. Visit his website www.MTCoach.com.



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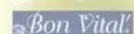
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