



## Group Benefits

# Massage therapy – be a smart consumer

When you've been told you need massage therapy, it can be difficult to find an accredited provider. Taking the time to become an informed consumer can help you get the health care you require, as well as assist in successfully processing the claim through your benefit plan. Unfortunately, there are people who don't take this step and end up having a claim denied because of incomplete submission requirements or an ineligible provider. We've provided some information to help make your search – and your claim experience – successful!

Please note that some of the examples listed on the following pages may not pertain to your plan. Always check your own benefit plan for details.

## Who is an accredited massage therapy provider?

A Registered Massage Therapist (RMT) is your only choice when looking for a massage provider. The title of Registered Massage Therapist is attainable only through a professional course of training and study. They are governed by either a provincial organization or another governing association and are subject to specific standards of practice. This, along with each association's Code of Ethics, helps ensure their accountability and your protection.

## Provinces that regulate massage therapy

In Canada, only three provinces, British Columbia, Ontario and Newfoundland/Labrador, regulate massage therapists. If you're seeking treatment in these provinces, you will want to ensure that your chosen service provider is licensed by one of the following organizations:

- the College of Massage Therapists of Ontario ([www.cmto.com](http://www.cmto.com)) or the Registered Massage Therapists' Association of Ontario ([www.secure.rmtao.com](http://www.secure.rmtao.com))
- Massage Therapists' Association of British Columbia ([www.massagetherapy.bc.ca](http://www.massagetherapy.bc.ca))
- Newfoundland and Labrador Massage Therapists' Association ([www.nlmta.ca](http://www.nlmta.ca))

Receiving a massage from an unlicensed/untrained practitioner may result in further injury or escalation of your medical issue and a denied claim.

## Provinces that don't regulate massage therapy

In the provinces where massage therapy is not regulated by the government, you can still locate a reliable association to help you find a trustworthy massage therapy practitioner. However, not all associations require the provider to be trained professionally through an acknowledged program.

In order to help you find an association that upholds the same stringent requirements as the associations from the regulated provinces, we have listed several below:

**Alberta** – Massage Therapists Association of Alberta ([www.mtaalberta.com](http://www.mtaalberta.com))

**Manitoba** – Massage Therapy Association of Manitoba ([www.mtam.mb.ca](http://www.mtam.mb.ca))

**New Brunswick** – New Brunswick Massotherapy Association ([www.nbmaamnb.ca](http://www.nbmaamnb.ca))

**North West Territories, Yukon and Nunavut:**  
North West Territories Massage Therapy Association ([www.nwtmta.org](http://www.nwtmta.org))

**Nova Scotia** – Massage Therapists' Association of Nova Scotia ([www.mtans.com](http://www.mtans.com))

**Prince Edward Island** – Prince Edward Island Massage Therapists' Association ([www.peimta.com](http://www.peimta.com))

**Quebec** – Professional Massage Therapists Association of Quebec ([www.amtmc-ampq.qc.ca](http://www.amtmc-ampq.qc.ca))

**Saskatchewan** – Massage Therapist Association of Saskatchewan ([www.saskmassagetherapy.com](http://www.saskmassagetherapy.com))

If you've been referred to a massage therapy association that isn't listed above and have concerns about the accreditation of their massage therapist members, you can contact your local chapter of the Better Business Bureau or the customer service centre for your group benefits provider.

## Finding a massage therapist to suit your needs

When looking for an RMT, you can ask trusted friends, family members or your doctor for a referral. These are all great places to start. You can then interview the potential service provider, whether by phone or in-person, to be certain that they meet some basic necessary criteria.

Another potential resource is your provincial massage therapy regulatory association. If the association doesn't have a member directory listing, call them directly and ask for a list of potential service providers in your area.

## What to look for in a massage therapist

- **The therapist should be willing to conduct a preliminary interview with you.** A professionally trained massage therapist will expect and welcome the opportunity to discuss their practice and answer all of your questions, prior to your booking an appointment. As a health care service provider, they will want to be sure that their services are the right fit for your needs and that there are no pre-existing problems that will need to be considered and accommodated.
- **The therapist should be certified by a provincial massage therapy association.** If they are operating in British Columbia, Ontario and Newfoundland/Labrador, they are required to have their licensing information and certification on display in the office. There is often more than one association. If you need help locating an approved association, contact your group benefits provider.  
  
*If the massage therapist is operating in one of the provinces where massage therapy is not regulated, you will need to be extra vigilant to ensure that they have been professionally trained and belong to a recognized association. By asking questions about their education, practical training, previous work history and requesting professional references, you will have a better idea of their abilities and whether they would be considered qualified service providers according to your plan's criteria.*
- **The massage therapist should carry malpractice and liability insurance.** Should something occur during treatment, it is essential to know that their services are insured and that they are prepared for unforeseen problems and complications.

- **The massage therapist must operate in a clean and accessible location.** The space they are working in must be clean and all linens should be changed for every customer. If you have any concerns that this is not happening, then you should continue looking for a service provider. Unhygienic practices can lead to the transmission of communicable diseases and unsanitary conditions. If the massage therapist is operating from a location that isn't accessible to all potential clients, it may signal that they are unprepared to accommodate different needs and medical concerns.
- **Does the massage therapist expect you to complete a health history prior to treatment?** When seeking treatment for a specific ailment or condition, it is essential that the therapist be made aware of any other potential health concerns or issues. If the therapist doesn't have you fill out a health history or inquire about this, it may indicate that they are not trained to deal with your specific problem or needs.
- **The therapist should provide a receipt that includes their name, a detailed description of the services performed, address and telephone number and a RMT license number on it for your insurance claim.** If the therapist does not provide a receipt for their services, you won't be able to submit a claim to your insurance provider.

## Become an informed consumer

- Look for potential red flags such as those described above when considering a massage therapist.
- Reduce the risk of not having your treatment costs covered, by using approved service providers. See the list of regulatory bodies for professionals in the field of massage therapy.
- Educate yourself about the treatment and its intended purpose. See the Manulife Financial Plan Member Secure Site at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) at Products and Services, **Fraud Prevention Services**.

