

Holistic Modality Clinics

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We usually go to our family doctors with a set of symptoms – headaches, digestive problems, sore throats. Our doctors treat us, prescribe medications, or refer us to specialists to treat certain symptoms. Even though this is an effective approach for some conditions, there are times when a more holistic approach is required.

That's where holistic health care comes in. A holistic health practitioner considers the whole person instead of just a set of symptoms. For example, they might notice that a patient's headache could be caused by an imbalance in their digestive system. Or a patient's ankle may be hurting due to the way they hold their spine while sitting at a desk. Practitioners with a holistic mindset look for possible underlying causes, rather than just treating the symptoms.

What are holistic modalities?

At a holistic modality clinic, treatment is based on the premises that:

1. The practitioner's primary responsibility is to facilitate the body's ability to self-regulate and self-heal,
2. Our bodies are capable of recovering from illness, and
3. Our bodies can maintain optimal health and wellbeing when they are in optimal states of balance and all systems are functioning properly.

The Fraser Institute reports that more than three-quarters of Canadians (79%) used a complementary or alternative therapy at least once in 2016. This is up from 74% in 2006 and 73% in 1997.

So, how did that figure break down by province? British Columbians were the most likely to have used an alternative therapy (89%) during their lifetime, followed by Albertans (84%) and Ontarians (81%). Quebecers (69%) were the least likely to have done so. Similarly, respondents from the Atlantic provinces were more likely to report having used complementary and alternative medicine or therapy in 2016 (77%) than in 2006 (63%) or 1997 (69%). (1)

A few examples of complementary or alternative practices include:

- Massage and body movement therapies such as acupuncture, deep tissue massage, Thai chi, yoga, and fitness training
- Energy work such as chakra balancing, crystal healing, neuro-emotional clearing, and reiki
- Esthetic and spa therapies such as facial peeling, electrolysis, waxing/threading, and foot care
- Sensory therapies such as aromatherapy, art therapy, music therapy, and tuning fork/sound therapy
- Mind/meditation/spiritual therapies such as brain gym, meditation training, shamanic healing, and timeline therapy
- Diagnostic therapies such as biomagnetic therapy, electric muscle stimulation therapy, iridology, and face reading

The words "complementary" and "alternative" are often used to refer to holistic modalities, but what do they really mean? Many people confuse the terms "alternative" and "complementary" when they describe these approaches, but the two terms refer to entirely different concepts.

In cases where non-mainstream approaches are used alongside conventional medicine, they are considered **complementary**. If non-mainstream approaches replace conventional medicine, they are considered **alternative**.

Mainstream, or allied, health professions include dental hygienists, diagnostic medical sonographers, dietitians, medical technologists, occupational therapists, physical therapists, radiographers, respiratory therapists, and speech-language pathologists to name just a few.

What insurance liabilities should holistic clinics be aware of?

Clinic owners are responsible for the clinic as a whole, including the vicarious liability of their employees. If a non-employed health professional has a contractual agreement that the clinic assumes that liability for their services, then they are responsible for their own liability. Because a patient will see multiple professionals in a holistic modality clinic and there can be different employment arrangements, a patient's injury can become rather complicated and contentious.

There are many things that can go wrong in this multidisciplinary environment:

- Holistic care service settings should ensure that they and their staff are aware of any recalls issued by Health Canada for the products and equipment they use.

- While balancing legal requirements and business concerns, holistic care settings must comply with privacy laws and understand the needs of their patients.
- Physical property break-ins are also possible.
- In the event that the use of products or equipment results in health complications for the patient, the clinic owner and the equipment technician may be held responsible.
- Patient safety is put at risk if staff are overworked and/or underqualified.
- When the team is burnt out or has low morale, patients and their caregivers are at risk of neglect or abuse.

The MedThree Advantage

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for holistic modality clinics. Our insurance coverage options make it easy for brokers to find the right policy for their clients in the holistic modality and alternative treatment industry. Visit us at <https://medthreeinsurance.com/> to learn more about our healthcare insurance products.

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Sources:

1. <https://www.fraserinstitute.org/studies/complementary-and-alternative-medicine-use-and-public-attitudes-1997-2006-and-2016#:~:text=More%20than%20three%2Dquarters%20of,2006%20and%2073%25%20in%201997>