

We've Got Your Back: Insuring the Massage Therapy Industry

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The massage therapy industry is steadily growing in Canada, fuelled by a growing demand and economic rationale for integrating alternative health care practices with conventional forms of health care. In 2011, there were an estimated 26,000 massage therapists across the country. (1) Today, massage therapy is officially a regulated health profession in five provinces: British Columbia, Ontario, Newfoundland, New Brunswick, and Prince Edward Island.

People seek massage therapy for a variety of health issues, including tension headaches, stress, muscle tension, anxiety, depression, poor posture, athletic injuries, lower back pain, and stability issues in older age. Massage therapists serve a wide range of patients and brokers looking to enter this niche market need to understand the unique risks associated with this changing industry.

Risks for Massage Therapists

Treatment differs with each individual patient, and, unfortunately, many clients underestimate the risks associated with their practice. Some of the most common risks involve injury to clients resulting from alleged or actual negligence.

Here are a few common exposures for practitioners:

1. If staff are not properly trained or certified, it poses potential risk of injury to clients.
2. If the property or equipment are not properly maintained, then there is potential risk of injury to clients.
3. If staff are overworked, underqualified, and/or understaffed, then there is an increased risk of negligent procedures by poorly trained or inexperienced massage therapists.
4. Miscommunication or a lack of trust built between practitioners and their clients can lead to an increased risk of injury or negligence.
5. Working with patients means the risk of cases of breach of privacy, harassment, and other forms of abuse.

MedThree's Commitment to Brokers

MedThree's package for spas and medi-spas offers comprehensive coverage for massage therapists working in these facilities. Our package insurance policy to cover the following:

- Professional liability
- General liability
- Property
- Equipment breakdown
- Crime
- Cyber

MedThree Insurance Group are healthcare specialists. Our underwriters are committed to tracking the nuances of insurance coverage needs, while keeping abreast of the constantly-changing risks, regulations, and guidelines within the healthcare industry.

Visit our website for more information about our policy features.

Like any insurance policy, not all risks are covered, and it is important to review the policy.

Content is current as of the date of broadcast and is subject to change without notice.

Source:

1. <https://www.theglobeandmail.com/report-on-business/careers/career-advice/life-at-work/i-want-to-be-a-massage-therapist-what-will-my-salary-be/article19701634>