

Providing Specialist Coverage for Massage Therapists

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Massage therapy is an internationally recognized and growing profession in Canada. As Canadian patients increasingly seek out massage therapy as medicine, their doctors continue to refer them to RMTs for treatment.

But the growing trend of alternative medicine and holistic health are not the only factors at play. Young professionals and Millennials with a passion to support healing and wellbeing are making career changes to become massage therapists. This profession also offers flexibility and autonomy. RMTs have the fluidity to create their own schedules since their work is appointment-based. In fact, approximately 70% of massage therapists in British Columbia are self-employed and run their own businesses. (1)

Given the independent nature of massage therapy, having the right coverage can make the difference between a thriving practice and a faltering one.

Massage Therapy in Canada is on the Rise

The majority of massage therapists work in private practice, long-term care facilities, as well as in multidisciplinary clinics and hospitals. A registered massage therapist operates as an independent contractor, taking on clients for a fee. Third-party insurance companies have a wide reach and provide coverage to massage therapists, including health care insurance, automobile insurance, and workplace safety insurance.

Employment Stats

- In Ontario, massage therapy practitioners increased at an average rate of 11 percent between 1989 and 1997.
- There are currently 5,485 massage therapists registered in Ontario (compared with about 5,500 physiotherapists).
- Approximately 10,000 massage therapists practice in Canada. (2)

Regulations Across Canada

Massage therapy practitioners are currently only vetted by the Government (Ministry of Health) in British Columbia, Ontario, and Newfoundland. Nevertheless, all other provinces and territories have strong provincial/territorial associations lobbying for regulation. Massage therapists in Canada who have obtained two thousand and twenty-two hours of education (3,000 in British Columbia) are represented by the Canadian Massage Therapist Alliance. (2)

In Ontario, massage therapy is currently regulated by the Health Professions Act 33, the same act that governs nursing, physiotherapy, chiropractic, midwifery, dentistry, and medicine; as well as by its regulatory college, the College of Massage Therapists of Ontario (CMTO). At present, there is no need for baccalaureate preparation for entry into the profession.

What Can Go Wrong

Alternative treatment options are becoming more popular in Canada to treat aches and pains. Nevertheless, running a small massage parlour is not without its risks.

A massage therapist massages, performs acupuncture, and provides advice to clients. Yoga and other therapeutic treatments might even be part of what they offer. Any of these treatments could result in injury to the client, regardless of the situation. Even if they aren't at fault, the massage therapist is required to cover the medical costs incurred by the client. Depending on the severity of the pain and suffering, the patient might even sue.

For example, suppose a massage therapist creates a workout routine that is unique to a client with back pain. However, the client claims that the workout worsens their pains. This introduces the risk that the client will take the issue to court.

A professional massage therapist's liability policy provides protection to massage therapists in the event of negligence, errors, or mistakes resulting in damage, loss, or injury to clients or third parties of those therapists. Even if the plaintiff loses the case, the insurance company will cover the amount awarded. Granted, the insurance will only pay for the damages if the cause of the damage is covered by the policy.

The MedThree Advantage

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for massage therapists and other professionals in healthcare. Our coverage options make it easy for brokers to find the right policy for their healthcare clients. Visit our website to get started or for more information: www.medthreeinsurance.com.

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Sources:

1. <https://www.jobbank.gc.ca/marketreport/outlook-occupation/24680/BC>
2. <https://www.massagetherapycanada.com/report-on-research-1244/>