

Massage Therapy Today

Putting Knowledge into Practice

FOCUS ON MARKETING & ADVERTISING :

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Published by

BCS Group for the
Registered Massage Therapists'
Association of Ontario
Amanda Baskwill, RMT, Chair
Marny Hamilton, Executive Director and CEO
Stephanie Lazzarini, Marketing and
Communications Planner

Submissions

All editorial contributions are to be submitted to the RMTAO for review. All original articles become the property of and copyrighted to the RMTAO. Submission guidelines are available on the RMTAO website. For all inquiries, please contact the RMTAO.

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Printed in Canada

Canadian Publications Mail Product
Sales Agreement 40036705

ISSN1911-8813

Message from the Executive Director

MTT in the New Year

Welcome to the first edition of *Massage Therapy Today* for 2011. This is also my first opportunity to introduce myself to you. In November 2010, I joined the RMTAO as the new Executive Director and CEO. I have joined the association from the Ontario Chiropractic Association, where I worked as the Director of Operations for the past five years. I have also been part of the senior management teams at the Red Cross Society and the MS Society. With over 20 years of experience in the not-for-profit sector, I hope to bring my knowledge and understanding to the massage therapy profession.

I am excited to be working with members and doing my part to move the profession forward. Under the direction of the Board of Directors and with the help of our dedicated staff, we hope to make 2011 a great year for the RMTAO. As part of the association's priorities, the RMTAO is working to ensure that massage therapists are prosperous and contributing members of society, with the knowledge and ability to engage in successful business practices.

Part of achieving that goal is by providing members with the information and tools necessary to advertise and promote their practices. This issue of *Massage Therapy Today* explores the topic of marketing and advertising, and discusses techniques that can help you move your business forward and help it grow. From the benefits of word-of-mouth advertising to the concept of personal branding, the articles included in this issue will give you broader idea of what you can do as a practitioner to increase your business. If you are an independent health practitioner, it is up to you to generate enough business to sustain your practice. This takes more than becoming registered and hanging a shingle outside your door. As with any new business, it takes time, energy, and the right resources to get started.

We hope that this issue provides you with some new ideas on what you can do for your business.



Marny Hamilton

Executive Director and CEO

Open Your Mouth and Market

By Jenn
Sommerrmann,
LCMT



Jenn Sommerrmann, LCMT, is a sole practitioner in New York and owner of "Massage by Land & Sea." She is nationally certified by the NCBTMB and has been a member of the AMTA since 1992. Currently, Jenn teaches practice management and ethics around the country and acts as a consultant for allied health care providers in all aspects of business. Jenn has published dozens of articles in *Massage Therapy* journal, *Massage Magazine* and *Massage Today*, and is a blogger for Women in Bodywork Business.

When I first mention public speaking to my students, I get a terrified look from most. In fact, according to *The Book of Lists*, the fear of public speaking ranks number one in the minds of most people. Far above the fear of death and disease comes the fear of standing in front of a crowd.

Why is this? According to the University of Tennessee, students experiencing public-speaking anxiety say they are concerned they will be embarrassed if they speak. They say they are worried they will make a mistake, look "stupid" to others or be judged. Some students say they are upset by the thought of others looking at them or being the centre of attention. The bottom line is fear of an unfavourable evaluation by others.

Public-speaking anxiety is often displayed in physical symptoms. These include trembling or shaking, cold clammy hands, a shaky voice, rapid heartbeat, sweating, blushing, dizziness, shortness of breath, an upset stomach or forgetting something you know or were about to say. A person with a fear of public speaking may even experience a panic attack.

With statistics like that, why would anyone ever want to speak in public? The answer is a no-brainer. Public speaking is an excellent marketing tool and helps to grow your business in a way that no other medium can. Many of you will stop reading here. "Public speaking isn't for me," you will say. Or "No way will I ever do that!"

A hot topic

Before you discount public speaking completely, let me say that in every interaction with people, every time you open your mouth, you are public speaking. Massage is such a hot topic these days, every time you tell someone about it you should be aware that you will either be eavesdropped on or your words will be repeated.

I think of the old EF Hutton commercials: "When EF Hutton talks, people listen." Well that is the case with massage. Just mentioning the word "massage" will attract the attention of others around you. Your message to the original person just became a public-speaking venue because three others are listening. Even if you really are only talking to one person and there is no one else within earshot, you can count on your words being repeated. "You know what the massage lady said to me today?" Lo and behold, what you said to the one person is being shared with another. Your words were made public; you were public speaking and you did not even know it.

Why does any of this matter? Because what you say is so important that it should be clear, cohesive and dynamic to attract potential clients. You get this one opportunity to razzle-dazzle a potential client and your message must be practised and rehearsed so that it comes across exactly the way you want it to. Just like you would practice a true public-speaking effort, any introduction

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“The first 10 seconds are vitally important in terms of educating a person.”

or communication with a prospective client must have the same effort applied in order to be successful.

10 seconds

I believe you have about 10 seconds to grab someone's attention. Within that time, someone is going to decide whether they want to keep listening or move on. So those first 10 seconds are vitally important in terms of educating the person, booking an appointment or initiating a therapeutic relationship.

What are you going to say to make that initial impression? It is a powerful position to be in and it requires some thought. Now, I cannot tell you what to say. It depends on your personality, the type of venue you work in, what you want to accomplish in this interaction and so on. But I can tell you that it should be prepared and practised so that it comes across fluidly.

I do this exercise in class with my students. They have to come to class with an introduction prepared. I ask for a 30-second to two-minute spiel introducing themselves to someone who asks the question “What do you do for a living?” It is a question that comes up all the time. My students hate this exercise but when we do it, they learn so much. They

leave with a new confidence, perhaps a tag line, an awareness of their body language and new articulation for an introduction that can be used in a variety of settings. A variety of settings? Where, for example? Well, the sky is the limit. There is no place that massage cannot go these days. When someone asks “What do you do for a living?” consider it an opportunity to make an initial impression on them. Here is a brief list of the places you can use your introduction:

- your children's sporting events
- the PTA
- the supermarket line
- a party
- the library line
- a marina
- a doctor's office
- a book-club meeting
- an elevator
- a yard sale

Networking events

Another venue for using your mouth to promote yourself is at a networking event. This can be one of the best ways for local people in the community to find out about you. Many organizations such as Business Network International, the Chamber of Commerce, or the Rotary Club offer such opportunities. There are some tricks to

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attending these events that make them easier, less frightening, and even more fun. There is no substitute for practise. The more you attend these outings, the more comfortable you will be meeting new people and talking about yourself. If you are armed with a good, strong introduction, it will be that much easier.

Another tip for working a networking event is to read the daily newspaper on the day of the event. This is particularly good practice in small towns. Most business owners like to keep up on what is happening in the town in which they work and reading the local news will give you that insight. Approaching someone and talking about local politics or the downtown renovation is a great way to start a conversation. It is also good to approach someone standing alone or a small

group of two. Who likes to stand alone? Maybe that person is as nervous as you. They would love someone to come up to them and, as a result, are often better listeners. It is harder to break into a group of three or more. They are usually talking already and starting a new conversation may be difficult.

It goes without saying that you need to dress appropriately for any networking event. Business casual is best. When in doubt, dress smartly. If you think you are underdressed, you probably are. Use good eye contact, speak clearly and have your business cards at the ready. Use your active listening and get someone to talk about themselves. This is usually how it goes: "I'm a massage therapist," you say. "Oh, I have so much trouble with my shoulders," they say. "When did

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“This is your opportunity to educate that person on the benefits of massage therapy.”

that start?” you ask. “About a year ago,” they reply.

This is your opportunity to educate that person on the benefits of massage therapy and how, specifically, you can address their problem. The more specific you can make your speech, the more listened to the person will feel. You are, in essence, starting to develop your therapeutic relationship. It all starts at the initial introduction and meeting.

A word of caution about networking events: Never put your hands on. I know the temptation is there. But you will never satisfy someone in 30 seconds and you really cannot do a proper evaluation. I like to say, “I would love the opportunity to assess your condition properly and I can’t really do it in this type of setting. Please give me your number so I can contact you for a complimentary evaluation.” It works like a charm.

Public speaking as we know it

Lastly, I want to briefly touch on public speaking as we know it. Public speaking can be a great way to help your business grow and there is an endless list of venues for this type of marketing. The local library, seniors centre, YMCA, Babies R Us and running clubs come to mind. It all depends on your target market.

Your first public-speaking experience came in kindergarten, when you were asked to participate in “show and tell.” You brought in your favourite stuffed animal or toy, or a photograph of your pet, and were able to talk about it because you believed in your message. You were excited to share this information with your classmates and, chances are, you were probably not even nervous. The same experience from kindergarten can be transferred to promoting your massage business. Think about how we do “show and tell” as adults. When you have eaten at a great restaurant or seen a great movie, do not you tell your friends? Public speaking is just sharing information.

Having the confidence to talk in front of people comes from confidence in your message. Being passionate about your favourite toy, your favourite restaurant or massage therapy comes out in your speaking voice and your non-verbal speaking skills. People want to hear what you have to say. Share it with them. There is no real trick to public speaking. There is only confidence. If you cannot begin by having confidence in yourself, you must begin by having confidence in your message.

Now get out there and talk it up! 

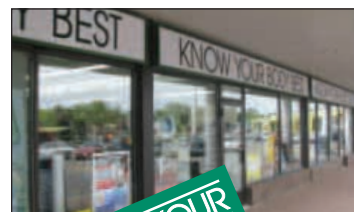
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Julie Alleyn, RMT, CKTP, has been in practice for six years, working as a sole practitioner. She is former graphic artist, marketing and communications officer. She is an avid skier and World Champion dragon-boat paddler.

Marketing and Advertising For Your Practice

I have just hung up the phone with Patti, a local cross-country ski coach. We discussed my latest continuing education effort: "New trends in injury prevention for runners." This led to a short discussion about the skiers I treat and how some of this information could best help them this season. I think back to how it all started. My first business card was printed months before graduation: "Student massage therapist, accepting appointments as of July 2004." I must have handed out thousands of those cards in the nine months before I received my acceptance letter from the CMTO. The business card certainly had an impact on those who received it—who was this new therapist? How will she be different to the others?

Direct interaction

I chose to launch a stand-alone office from day one and still enjoy the challenges of working as a sole practitioner. I have never hired a secretary and that means I have direct contact with my patients right from the moment they call to make an appointment. This gives me the chance to ask a few questions and give home care advice that helps my patients cope with their pain until I am available to treat them. That first summer I averaged 10 patients a week, leaving me loads of time to walk the streets during the day, handing out my bright new RMT card to the community as well as introducing myself to neighbours, business owners and the health care community.

Who am I? What are my skill sets? What type of therapy do I like to practice? How can I communicate with those who will benefit from my style of treatment? I answered those questions and built on those strengths.

As a level two coach in both Nordic skiing and paddling, a former elite

multievent track and field athlete, and World Champion dragon-boat paddler, I bring to patients and athletes a wealth of knowledge on injury prevention, quality training, recovery protocols, and the body in movement. I understand what it takes to compete at the highest level, and this is valuable knowledge for those entering sport.

Getting the word out

Without any budget for advertising in those early days, I attended community events to generate word-of-mouth promotion. I talked to many groups such as running, cross-country skiing, paddling, and fitness clubs on a variety of subjects: massage, injury prevention, stretching, race-day preparation, event-day nutrition, the biomechanics of running, hydration for training and racing, and international travel preparation (e.g., time zones, humid climates), often using my now-famous cartoon anatomy drawings for entertainment. I always finished my talks by asking the audience to take two of my business cards—one for them and one for

a friend. It is amazing the interest generated by simply asking people to help you spread the word. You have to ask for the business. This has worked well for a small outfit called McDonalds—"Would you like fries with that?"

I now promote my in business several ways, but my business card is my brochure. I leave cards everywhere I go, handing them out as often as possible. A business card is a very cheap investment with a much longer shelf life than a glossy brochure.

My regular patient load is the heart of my practice. I occasionally ask those patients for their opinions on a variety of subjects. From their answers, I have learned what makes me valued and what might need to change.

Maintaining a high profile

Last year I started to put up information on a bulletin board in my office. I post the dates of local flu clinics in the fall, promotional posters from other health care providers such as dietitians,

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and information on new services or skills that I offer. In short, any interesting information that patients might read that reminds them I am continuing to learn and grow as a therapist. This bulletin board has helped some patients enquire about my new skills and how these skills might benefit them.

I also try to promote my skills to surgeons, physicians, nurse practitioners, physiotherapists, athletic therapists, and chiropractors, to keep my profile constant in the health care community and let them know about new knowledge I have recently acquired that might help their patients. I enjoy postoperative therapy and those links have helped me receive a more con-

stant stream of patients. In addition, getting some local doctors to come for treatment has led to referrals from them.

Understanding clients

I have learnt the profile of my client base and know from having run a previous business that it is easier to keep a regular client than to find a new one. The 80/20 rule applies: 80 per cent of your income is generated by 20 per cent of your client base.

With that in mind, I choose courses that reflect my clients' needs and my own interests. Masters swimming = shoulder course, marathon running = injury prevention, and so on. That is fine, but what makes it successful is

the promotion done leading up to the course. My patients are told about the upcoming time I will be away and the possibilities of new treatments. When I return, I report back what I have learned and how it might help them. The patients know I am growing my knowledge to benefit them. I also know that athletes talk extensively during long training sessions, sometimes about me and the benefits received from my treatments.

Online directories

Lately, I have been playing around with online business directories. I have done multiple searches for my name or a general search for RMTs in my region to see what shows up. If new listings come up with my

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name, I complete my profile and contact information. This almost always generates a phone call from the directory trying to sell me an upgraded service with great promises to migrate my listing to the first page of a search. Up to now I have declined the upgrades, keeping my listing in the free basic service. These directories charge on average \$300 per year and I feel that is too much for me.

I find that patients are looking for me specifically and want to contact me by phone or e-mail. They are not randomly looking at a multitude of listings and calling me on a chance opening. Potential patients do, however, start calling down a phone-book listing looking for the first clinic

with a same-day opening, but this I find is not a frequent part of my intake stream.

Future directions

Six years into my practice and looking to the future, I now feel the need to re-explore the communication practices of my patients. At the moment I receive half of my communications by phone and the other half by e-mail. During the next few months, I will be exploring the need for a website to create a more solid online presence.

Keep your business cards in your car, backpack, purse, and gym bag. And, if you are old-school like me, your agenda should always be close to hand. I am often asked if I have

openings for treatment while training on the ski trails, during workouts at the gym, or while grocery shopping. That is the benefit of living in a small community—you are always available for questions.

Today, coming out of our local running trails, I stopped to chat with a friend who is struggling to recover from a broken leg. A quick look, some advice on how to progress and a contact is maintained. I arrived home to a nice e-mail message from another patient recounting his weekend at the Athens marathon. Tomorrow night I will give another talk on injury prevention for a local running group. One week ends and the next begins. ■

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Why Personal Branding?

By **Rachelle Hynes**

To have a prosperous business, you must understand the power of branding. Your personal brand is made up of the qualities and unique traits you relay about yourself, and it represents the way you want others to think about you.

Personal branding is often talked about these days. Individuals seek to differentiate themselves by developing a unique brand that will propel career and job opportunities. Many people think that personal branding is just for celebrities such as Lady Gaga or Lance Armstrong, but every individual is, in fact, a brand.

Millions of people offer the same service as you, so ask yourself: "How do I currently stand out from the crowd?" Without branding, you are simply part of the many and not part of the few.

Personal branding is about digging deep and spending time developing a unique brand statement, brand position, name (that speaks to what you are doing), brand promise, USP (unique selling proposition), and graphic imagery. Think of your brand as a stage—it allows you to rise above the rest and show consumers why they should choose you instead of your competitor.

Personal branding, by definition, is the process in which people and their careers are marketed as brands. If you are looking for a way to fast-track your career, personal branding is the answer.

Discover your brand

As a brand, you can leverage the same strategies that make celebrities or corporate brands appeal to your consumer. Personal branding involves four basic traits: unique capabilities, positioning, values, and a brand promise. Just like a corporate brand, you must establish and project what makes you unique and why people should come to you rather than the next person.

Do you have a specialized certification or superior quality? Do you work exceptionally well with a certain demographic? Do you have an irresistible personality? Talk to your family, co-workers, and friends, as they are all great sources of information when it comes to identifying your strongest and most unique qualities. Remember, a degree alone will not set you apart, but a toolbox full of unique items will.

The biggest mistakes people make are branding themselves just for the sake of it, or failing to build a strong brand foundation before rushing into marketing and advertising. By investing the time and resources on properly and effectively branding yourself, you will attract the right opportunities.

Position yourself

Brilliant brand positioning takes into account the oversights, shortcomings, and mundane attributes of your competition. If other massage therapists seem unable to talk about the body without loads of technical jargon,

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Rachelle Hynes is Creative Director at Straydog Marketing + Design, a Vancouver-based branding, graphic design, and web design agency that helps companies and people create and market their brand messaging through print and online strategies. To download the extended branding e-book, visit www.straydogmarketing.com.

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“Being transparent does not necessarily mean letting it all hang out.”

that is an opportunity to position yourself as practical, friendly, and unassuming.

If you gravitate towards athletes, kids, or the elderly, your positioning should start to reflect that. If your demeanour, tone, and output contradict the way you are trying to position yourself, your brand positioning will falter.

To specialize or not to specialize?

You may think specialization is the answer, particularly if we acknowledge the importance of being unique—but you do not necessarily need to specialize to be unique and extraordinary. Generalists are favoured if you are multi-talented or accomplished in a few different fields. An example would be Suzy, a massage therapist who speaks five languages. Suzy's language skills immediately differentiate her from her competitors, even if they do not strictly relate to the work she does.

On the other hand, you may be advised to brand yourself as a specialist if there is a

target audience that is looking for your unique service. However, it is worth noting that as a specialist, your target market is smaller. So, in order to sustain your business despite the smaller target market, you will need to capture a larger share of the targeted audience. To do that, you need to be among the best—if not *the* best—at what you specialize in.

Whether you choose to specialize should depend on an honest assessment of your skills and the goals you are working towards. If you are seriously considering specializing, do some research and check out the Google AdWords Keyword Tool (<https://adwords.google.co.uk/select/KeywordToolExternal>) to check whether people are actually trying to find the service or product you are thinking of offering.

Be transparent

In today's world, marketing is a two-way conversation, so you must be open to feed-



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back and criticism and, most importantly, open with your content.

While being open and transparent is important, be aware of what you put out there about yourself and consider the potential cost to your brand. Being transparent does not necessarily mean letting it all hang out. Find the balance between being transparent, yet protecting your professional reputation and marketability. Avoid coming off as fake, insincere, or simply out for your own personal gain.

Get your name out there

Once you have established your brand identity and feel confident in who you are and why you are unique, it is time to showcase yourself to the world!

Be cognizant of your personal brand (both offline and online), develop a social media strategy, set goals, and be dedicated—do not be fooled by the myth that “if you build it, they will come.” Unless you are extremely lucky, you will have to spend time communicating your brand to others.

To be successful at marketing your brand today, you should think about the four Cs:

- Content—creating a steady stream of

engaging content.

- Connection—connecting with the audience you wish to attract.
- Communication—communicating with the audience in an ongoing conversation.
- Conversion—and then converting your audience at the moment of need.

There is nothing wrong with self-promotion to build your brand and reputation, but if you really want people to listen to you and care about what you are saying or the service you offer, focus on providing useful information and featuring others in your industry or community. People will pre-qualify you before they take the next step, and to do that they need more information.

Social media

Create a succinct tone for your LinkedIn, Twitter, and Facebook profiles, e-mail signature, blog, and promotional materials. Your messaging can have a huge impact on your professional image.

With focus and a well-developed brand strategy, you will set the foundation and map out the path to becoming a successful personal brand. There is no better time than the present to get started! ■

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Stephanie Lazzarini is the Marketing and Communications Planner for the RMTAO. With a Bachelor of Commerce in Marketing, Stephanie has many years of experience in membership and marketing for not-for-profit groups and has been with the RMTAO for over two years.

Are You Online?

As a population we are connected! If not through our home computer, then at our offices or Internet cafés, or on our laptops, mobile phones, and the list goes on. "Over the past decade, Internet content has evolved to the point where it now represents a significant source of information and entertainment for many people. The Internet has changed the way that many individuals and organizations gather information, and has undoubtedly had some influence on their use of traditional media."¹

In Canada it is estimated that about 75 per cent of the population uses the internet, with more and more people going "online." With this shift in how we gather information and where we get our entertainment, the way we market and advertise has also changed. We are slowly shifting away from traditional print and television advertising and are seeing a sharp rise in the use of online media. It is estimated that online advertising represents 13 per cent of the combined \$13.8 billion spent on advertising channels in 2008² and that number is only going to increase in the coming years.

If you want to find something or someone, it is becoming more and more common to head to the computer. In fact, the *Merriam Webster Collegiate Dictionary* has included the word "google" as a verb in its latest edition! People, both young and old, are more likely to "google it" than to open the phone book or look through the classifieds.

The internet has become a very powerful tool, especially for advertising. It seems that almost everyone has their own website or social networking site that allows them to share what they have to offer. This is especially true for businesses that are selling a service.

Having an online presence gives the public an opportunity to take a virtual look around and see what it is you have to offer. This can be through photos of your clinic, an outline of your list of services or even simply just your location.

All of this gives the user a better idea of what you are all about. You are placing your business at their fingertips. While you may not get a lot of walk-in traffic at your clinic or home office, your online presence generates countless "virtual" visits every day and you may not even know it!

There are several ways in which you can have an online presence.

A website

The best and most effective way to make yourself visible in the online world is through a website. Creating a website for your practice give you the opportunity to put your best foot forward with potential clients and show them what your practice is all about.

A website can list not only your address and contact information, but also photographs of your clinic space, a list of services offered and—most important of all—a short description of you, the therapist, and the thera-

pists working with you. This gives your website that personal touch and helps clients begin to develop a connection with you. They can also learn more about your style of practice and your methodologies.

These days, anyone can have a website. Think of it as your virtual storefront. You can hire a company to produce and maintain a site for you or you can create one on your own.

Social networking

Sites such as Facebook, Twitter, LinkedIn, Yammer, and MySpace are not just for linking with your friends or family. In addition, they can become a platform for you to reach out to a whole new group of people with your products and services.³

By creating a business profile, you can post updates on your site and generate interest by starting discussions with "fans" of your business. It is an informal way to promote your business and create a buzz surrounding your practice. Clients can also interact with you directly by sending messages through your page. This is also an avenue to drive traffic to your website and link with other local businesses and practitioners in your area.

Online classifieds

Last but not least are online classifieds. Similar to the phone book or newspaper adverts, online classifieds are just that—classifieds. These short, concise ads allow users to find your business when searching for massage therapy online. By having your name, business, and a short profile on various sites, your name is more likely to come up in the results of a search.

One such site is RMTFind.com, on which RMTAO members can list for free. Other sites include the Yellow Pages, SuperPages, and many more. There are both paid sites and free sites out there at your disposal, both of which generate a lot of traffic. You can also pay for advertising on these

sites by creating a banner or display ad that will rotate on a particular website and advertise your business.

Get out there online

These are only a few of the ways to get your name out there in the online world. The opportunities that are available through online media are endless and only continue to grow. As more and more people become “connected” through websites, social networking sites, or even just through e-mail, the advertising opportunities will continue to grow.

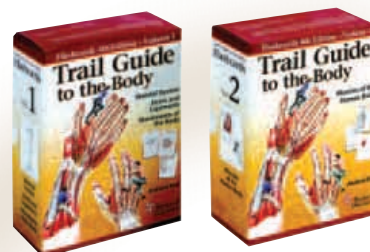
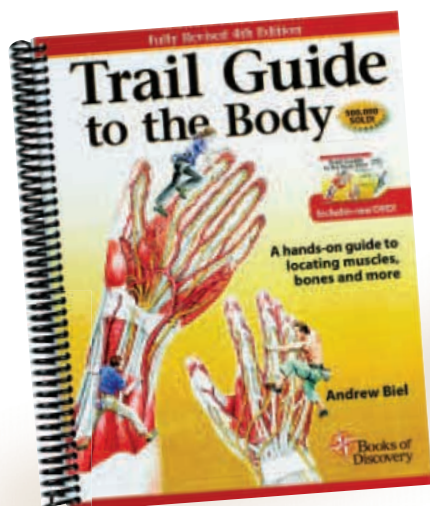
While it may seem that in this electronic age we are moving away from face-to-face contact and losing that personal touch, by connecting

with your clients through your website, a social networking site, or an e-mail, you are creating that personal connection that will help keep your business and your name at the top of your clients’ minds. ■

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Auto Insurance Reform: What RMTs Need to Know

On September 1, 2010, reforms to auto insurance were enacted in an attempt to control spiralling costs (and premiums), exploitive assessment and invoicing practices by some health care providers and legal counsel, and manipulative influences from some patients. In an earlier statement by the Financial Services Commission of Ontario (FSCO; the auto insurance regulator), "The proposed reforms streamline a number of processes for insurers and health care providers, creating a less complex auto insurance system, while protecting consumers and giving them more choice to buy coverage that best meets their insurance needs and budgets."

A number of changes were introduced,¹ but most pertinent to RMTs are the following:

- A cap of \$3,500 has been placed on medical/rehabilitation expenses (including assessments and examinations) for minor injuries. The Minor Injury Guideline (MIG) has replaced the Pre-Approved Framework (PAF) and is expected to capture most accident benefit claims, drastically reducing the use of OCF-18 treatment plans.
- Medical/rehabilitation coverage for non-catastrophic claims has been set at \$50,000 (down from \$100,000), with an option to increase coverage to \$100,000.
- Assessments have been capped at \$2,000 each (formerly no cap) and these costs are now included in the total coverage (previously assessment expenses were paid over and above treatment expenses).

Also significant in 2010 was the reintroduction of the Health Claims for Auto Insurance (HCAI) system. In this system, treatment confirmation (OCF-23), assessment and treatment (OCF-18), and invoice (OCF-21) forms are all submitted online

through a central processor before being directed to the appropriate insurance company. RMTs who did not register with the HCAI before December 13th, 2010, face a more onerous, time-consuming process working outside the system.

Unravelling the codes

First, many RMTs find the coding complex, and I perceive an anxiety about "getting the right code or my treatment plan will be denied."

There are two sets of codes: (1) injury and sequelae codes (to classify the disorder); and (2) intervention/treatment codes. Both sets of codes are needed to complete the OCF assessment/treatment and invoicing forms. For RMTs, a small number of codes will cover most instances, and "pick lists" are available on the HCAI website.²

Treatment confirmation forms (OCF-23) require authorization from an initiating health practitioner (IHP). The IHP may be a physician, nurse practitioner, dentist, chiropractor, physiotherapist, or occupational therapist. In addition, members of three other professions—optometrists,

psychologists, and speech-language pathologists—can authorize treatment and assessment forms (OCF-18). RMTs are not IHPs because we do not have a degree-level program and we have insufficient research to contribute to evidence-based practice compared with IHP professions. Moreover, without a majority of RMTs belonging to the RMTAO (and hence available membership dollars), effective lobbying and positioning for health care funding by our professional association is woefully underfunded and undersupported. Because of these key factors, we simply do not carry the credibility or leverage to be mainstream providers at this time.

The MIG

The MIG replaces the problematic PAF with a maximum block fee of \$3,500. The PAF was designed to provide a clearly defined block of treatment for whiplash-associated disorders of grades one and two without requiring insurance adjuster approval and thus speeding access to care. An associated goal was to contain costs within the PAF. The PAF was exploited by some health care providers and legal representatives by proposing an OCF-18 beyond the intended-

to-be-limited PAF, thus significantly adding to costs and claims.

The FSCO is making it clear that most interventions should be contained under the MIG. It states the following: "The existence of any pre-existing condition will not automatically exclude a person's impairment from this Guideline. It is intended and expected that the vast majority of pre-existing conditions will not do so. Only in extremely limited instances where compelling evidence provided by a health practitioner satisfactorily demonstrates that a pre-existing condition will prevent a person from achieving maximal recovery from the minor injury for the reasons described above is the person's impairment to be determined not to come within this Guideline. Exclusion of a person from this Guideline based on reasons or evidence falling short of this requirement

is inconsistent with the intent of the SABs and this Guideline."³

The common OCF-18 is likely to be used far less under the new reform.

Massage therapy is mentioned in the MIG under "other interventions that facilitate pain management, activation and return to function." There is an opportunity to work with the predetermined fee block and the supplementary goods and services. To work with the MIG, RMTs will need an IHP-completed OCF-23 that includes massage therapy in the treatment plan. A danger is that funds may be aggressively and excessively absorbed in the initial assessment, or may be retained by IHPs (usually a physiotherapist or chiropractor) for use in their own treatment applications. The supplementary goods and services portion

(\$400) may be all the RMT sees under the MIG, if working with another manual-therapy-based IHP such as a chiropractor or physiotherapist.

Probably the best scenario is to work primarily with a non-manual-therapy provider (physician or nurse practitioner), and secondarily with a physiotherapist or chiropractor who will allot the supplementary goods and services portion (\$400) to the RMT. Visit http://www.fSCO.gov.on.ca/English/PUBS/bulletins/autobulletins/2010/A-10_10-1.pdf to learn more about the MIG.

Plan approval and denied claims

Two further potential concerns in working with the MIG are mentioned in the article "The MIG Takes Flight."⁴ In the article, Charles Spina discusses the importance of gaining plan

continued on page 22



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approval prior to providing care, and that patients should understand their financial responsibility should their claim be denied. “Differing definitions of ‘serious’ (versus minor injury) are bound to complicate the assessment/treatment flow,” he says, “and will likely expose some clinical practices to financial risk if services are performed for which payment is ultimately denied by the insurers or their independent adjusters. Providers would be well advised to update their referral intake procedures to determine whether or not their patients have optional auto benefits coverage.

“Providers who strongly believe that patients’ injuries fall outside the MIG and who can support their contention with credible evidence should also consult with patients’ auto claims adjusters to obtain pre-approval. Given the importance of patient services and assessment/treatment continuity, pending their negotiations with insurers they should also ensure that their patients fully understand what their payment obligations are for denied claims.”⁴

Ideally, RMTs would not complete the OCF forms—the forms would be completed by the IHP in consultation with the RMT on the recommended treatment plan. However, many IHPs despise paperwork, so the auto insurance claim-savvy RMT can build a mutually beneficial relationship and tap into a potentially lucrative source of funding by aligning with non-manual-therapy IHPs.

Cases outside the MIG

For cases that do fall outside the MIG (and again, you will have to rigorously defend why these cases are outside the MIG), the professional services guideline lists \$55.05 as the

maximum hourly rate payable for massage therapy.⁶ For catastrophic injuries the maximum hourly rate is \$84.27. The Goods and Services Tax was expected to be absorbed in that fee, lessening the RMT’s profit margin, but the RMTAO and other professional associations successfully lobbied the Canada Revenue Agency and FSCO to place the Harmonized Sales Tax over and above the fee schedule. A decided victory for RMTs!

For RMTs who balk at the maximum hourly fee, it is important to understand that an adjuster may pay your full hourly rate—it is just that under the regulations they are not required to do so. You may consider other strategies, such as working with a shorter (rehabilitation) time-based model, billing the patient a co-payment up to your hourly rate, or billing based on method or modality (procedure) as opposed to time. These strategies may not be welcomed by the insurance industry or government—and may eventually disappear—but for the time being they may keep more practitioners working within the system rather than leaving it behind.

Sole providers

If you work as a sole provider without an IHP in your office, you have a few options with which to access HCAI. You can register your facility as a “billing entity,” but of course you will still need to align with an IHP to authorize your plan.

If you receive referrals from IHPs, you must register as an associate with each of their facilities to complete the treatment plan forms and invoice under the appropriate treatment plan. The facility will bill for care and you will subsequently bill the facility

for your portion—all the more reason to maintain solid relationships with IHPs. Review the videos and white papers on the HCAI website to ensure your billing and working relationships are intact.

What else can we do?

You might ask, “Is there anything else I can do to improve access and the position of the massage therapy profession in working with auto insurance claims?” Yes, there is!

- Support your professional association with your membership dollars.
- Encourage the profession’s move toward a degree-level program.
- Support research and evidence-based practice.

• Educate/market to your patients. Encourage them to come to you for an assessment and to ask their IHP to endorse your massage therapy care when they are injured in a motor vehicle accident.

We need other sources of funding in a recessive economy besides volatile workplace benefit plans. We need to maintain constructive relations with the government, the insurance industry, and other health care providers. We can improve our credibility in the rehabilitation sector and continue our expertise and knowledge in the treatment of soft-tissue pathophysiology.⁵ And we can ensure our existing patients continue to access our care at a time of traumatic injury. ■

Acknowledgements

I wish to express a heartfelt thank you to Ann Ruebottom, RMT, and Dennis Giesbrecht, RMT, for sharing their experience and reviewing this article.

References available upon request.

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