



Understanding Your Massage Therapy Appointment[©]

UNDERSTANDING YOUR MASSAGE THERAPY APPOINTMENT

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I. INTRODUCTION

The Registered Massage Therapists' Association of Ontario (RMTAO) has published this document to assist individuals who receive treatment from a Registered Massage Therapist (RMT) in understanding all aspects of their massage therapy appointment. This includes the scope of practice of massage therapy, fees you may encounter, and the different elements of a massage therapy appointment.

II. MASSAGE THERAPY SCOPE OF PRACTICE

Registered Massage Therapists in Ontario constitute a regulated health profession in much the same way that physicians, nurses, physiotherapists and chiropractors are regulated. The profession is governed by a Scope of Practice, which is defined as follows:

“The practice of massage therapy is the assessment of the soft tissue and joints of the body, and the treatment and prevention of physical dysfunction and pain of the soft tissues and joints by manipulation to develop, maintain, rehabilitate or augment physical function, or relieve pain.”¹

Within their practice, massage therapists will use a variety of procedures and modalities to provide services within the scope of practice. “Massage” is a general term describing one or several methods of treatment and is often mistakenly used and confused with the practice of massage therapy.

III. USE OF TITLE

The titles “Registered Massage Therapist” (“RMT”) and “Massage Therapist,” (“MT”) along with their equivalents in French (i.e., Massothérapeute)² are protected under Ontario legislation. This protection means that the titles may only be used by individuals who are registered with the College of Massage Therapists of Ontario (CMTO) and it is a provincial offence for anyone else to do so.³

Individuals who are not registered with the College of Massage Therapists of Ontario, and who are therefore unregulated, will frequently use the term “massage” in their businesses. To ensure that the individual from whom treatment is being sought is a qualified health professional and is registered with the College, it is recommended that the public and other health professionals look the individual up on the [CMTO Public Register](#).

¹ Massage Therapy Act, 1991, S.O. 1991, c.27, s.3

² Massage Therapy Act, 1991, S.O. 1991, c.27, s.7

³ Massage Therapy Act, 1991, S.O. 1991, c.27, s.7 and s.9

IV. LENGTH OF APPOINTMENTS OR SESSIONS

For the purposes of this guideline, a visit by a patient will be described as an *appointment* or a *session*. This description is purposefully generic so as to preclude any bias toward a patient visit that is based on a specific period of time. Typically, appointments or sessions are based on visits lasting 15, 30, 45, 60, or 90 minutes in duration. An appointment or session will include a number of specific elements within that time frame. This does not just include hands-on treatment time. The different components of an appointment or session are defined below.

V. COMPONENTS INCLUDED IN AN APPOINTMENT OR SESSION

An appointment or session will likely include the following components, each of which will vary in the amount of time required to complete, based on the severity of the condition(s) being treated, the length of the appointment or session, and the complexity of the treatment:

- Intake/interview
- Initial assessment or re-assessment
- Treatment
- Self-care recommendations
- Charting and administration

A) INTAKE/INTERVIEW

An intake or interview is the first step in the establishment of your relationship with your massage therapist. During this intake and interview process, forms will be completed that collect your complete health history. The interview will allow your massage therapist to establish your short-term and long-term goals for treatment, specific areas where you would like the therapist to focus and attempt to determine factors are contributing to your condition.

As a health professional, your massage therapist needs to know your complete health history, including details regarding any medications you may be taking at the time of your visit, as well as other health professionals from whom you are seeking treatment. There are many situations where massage therapy treatments need to be modified or not provided depending on the circumstances of your condition or the medications you may be taking. Don't hold any information back. As a health professional, your massage therapist is obligated to keep your health history strictly confidential and secure.

B) INITIAL ASSESSMENT OR RE-ASSESSMENT

An initial assessment is the first assessment that the massage therapist provides following the intake and interview process. The assessment may include postural analysis, palpation and range of motion assessment, or standard neurological and orthopaedic tests. Status forms and pain questionnaires may also be used to assess the condition.

You will always receive an assessment prior to a massage therapy treatment and is considered part of the appointment time. Your first assessment may be longer than other assessments.

A re-assessment is an evaluation of your status that is conducted at the start of each follow-up appointment. The therapist may conduct some or all the components of the initial assessment again as well as consult with you further to determine your satisfaction with the progress being made and to re-examine short-term and long-term treatment goals. Be sure to update your massage therapist regarding any changes in your conditions or any treatments being provided by other health professionals.

C) TREATMENT

Once your RMT has explained the treatment they're proposing, the results they expect to see and any potential risks, they will obtain your informed consent to proceed. Even if you have provided your consent for treatment, you are able to change your mind and stop the treatment at any time.

The specific modalities used, as well as the length of treatment time, will depend on a number of factors including:

- Complexity of the condition
- The compensatory changes and structures compromised by the injury
- The amount of time that has elapsed since the original injury
- Compliance with recommended treatment frequency and self-care
- Pre-existing and complicating conditions

The effectiveness of the treatment plan is monitored based on the following considerations:

- Positive change in the subjective symptoms and objective findings
- Positive change in postural awareness, with improved mobility and function
- Increased autonomy and confidence of the patient in performing activities of daily living.

Frequency of treatment may decrease as your condition improves. Your own motivation, physical ability, preferences, and personal psychological concerns are all determinants of your progress.

Remember, your massage therapist is a part of your primary health care team and will assist you in accessing the services of any other health professionals. This resource is yours to use, not only to help you return to good health but to maintain it in the future.

D) SELF-CARE RECOMMENDATIONS

In many cases, a massage therapist will recommend that you undertake remedial exercise programs to enhance your recovery. Typically, these exercises will augment the benefits that the treatment is providing. You may also be given instruction on the use of hydrotherapy, hot and cold packs, baths etc.

Following these instructions carefully will speed your recovery and assist the massage therapist in helping you.

A common misconception about massage therapy services is that you will always immediately feel much better. In fact, the treatments sometimes cause an increase in discomfort from the condition; however, this is temporary and should diminish within one or two days of treatment, and the discomfort should not feel extreme. If it does not abate, or you feel the level of discomfort is extreme, please contact your massage therapist immediately. If you are feeling discomfort during treatment that you feel is excessive, let your RMT know and they can adjust immediately.

E) CHARTING AND ADMINISTRATION

A massage therapist must document your progress in your clinical record. This is a mandatory component of the appointment⁴ and is included not only in the fee for the visit but also in the time allocated for the visit. Other components included in this portion of your visit will be referrals to other health professionals if appropriate and preparing invoices and receipts for payment.

A concern heard most often by patients visiting a massage therapist is that they paid for an hour of massage therapy but did not receive it. As a regulated health professional, a massage therapist must follow very strict Standards of Practice established by the College of Massage Therapists of Ontario. These standards include the assessment, treatment, charting and administration, all of which are requirements and are included in the appointment time.

VI. WHAT SHOULD I WEAR FOR THE APPOINTMENT

It is extremely important that you be comfortable and relaxed during your visit with a massage therapist. You should therefore wear clothing if that is what you need to be comfortable. You may also choose to remove any clothing that you feel is appropriate or necessary for treatment, as long as you are still comfortable.

Massage therapists use very specific draping techniques designed to ensure that only the area being treated at a specific time is exposed. Otherwise, you will be covered with linen to ensure you're comfortable and covered. Every effort is made to ensure that you are not unnecessarily exposed, in particular when you are required to alter your position.

VII. WILL THE MASSAGE THERAPIST TOUCH SENSITIVE AREAS?

The RMT may only treat **sensitive areas** when:

⁴ Standards of Practice, Record Keeping, College of Massage Therapists of Ontario, January 2022, and Ontario Regulation 544/94, made under the Massage therapy Act, 1992, Section 11

1. Treatment is clinically indicated; and
2. The RMT obtains the patient's written informed consent prior to every assessment and/or treatment of sensitive areas including the upper inner thighs, chest wall muscles, and the breasts. Breasts must not be touched except when assessment and/or treatment of the breast is requested by the patient for a clinically indicated reason (for example, surgical intervention or perinatal care). Written informed consent must also be obtained prior to assessing and/or treating the buttocks (gluteal muscles), but can be obtained once per **treatment plan** (then verbally prior to every treatment); and
3. The RMT discusses draping sensitive areas with the patient prior to assessing and/or treating sensitive areas and drapes the patient effectively to maintain the patient's comfort and trust in accordance with the *Standard of Practice: Draping and Physical Privacy*.⁵

This helps to prevent misunderstandings, ensures patients provide their informed consent and prevent sexual abuse.

Remember, if you are or become uncomfortable during a treatment being provided by a Registered Massage Therapist, please indicate this discomfort immediately. Treatment will cease until you are comfortable or in another form with which you are more comfortable. If you are not comfortable with any treatment proposed, you can let the massage therapist know and they will make adjustments. It is your body, it is your treatment— you are in control.

VIII. ENSURING YOUR THERAPIST IS AS COMFORTABLE AS YOU ARE

As a patient of a massage therapist, your comfort is very important. It is also important the massage therapist is comfortable providing treatment as well. Unfortunately, from time to time we learn that some patients will behave inappropriately during treatments. We encourage readers to remember that massage therapists are health professionals and they are people, people who care a great deal about your health and well-being. If a patient is abusive or is a real or perceived threat to the RMT, and the RMT has made every reasonable attempt to arrange alternative services, then the RMT may discharge the patient.

You can ensure your RMT's comfort by following a few very simple rules:

- Unless asking for the treatment to be stopped, patients should not touch their massage therapists in any way

⁵ Standard of Practice. Standard of Practice: Prevention of Sexual Abuse. College of Massage Therapists of Ontario, January 2022

- Never drink alcohol prior to receiving massage therapy, even in a spa environment, as alcohol has a detrimental impact on the treatment as well as ability to consent and, in some cases, removes necessary inhibitions
- It is common to doze off or sleep during a treatment, don't worry about it and don't be embarrassed
- It sometimes happens that a patient quietly moans due to relaxation or pressure; however, there is a limit to the amount and nature that is considered acceptable behaviour

If your massage therapist becomes uncomfortable providing treatment, for any reason whatsoever, they will stop the treatment and quietly and respectfully discuss these concerns with you so that you can jointly make a decision about future sessions. In some cases, the massage therapist may refer you to another massage therapist for future treatments.

IX. PAYING FOR YOUR APPOINTMENT

While massage therapists are regulated health professionals, they are also operating a health care practice that is not publicly funded. The Government of Ontario does not provide any funding for massage therapy services and all income for massage therapists is based on the ability to provide services to patients.

Massage therapists will post their rates in a visible location in their practice and are also likely to have their rates available on their website.

Many people pay for their massage therapy appointment using extended health benefits. Some RMTs will direct bill your extended health benefits company on your behalf. If the RMT does not offer direct billing, you can still submit the claim for reimbursement yourself. You can ask an RMT before your first appointment whether they offer direct billing.

X. RECOMMENDED FEES FOR APPOINTMENTS AND ANCILLARY SERVICES

The RMTAO has published a recommended fee schedule for the information of massage therapists. This is not a mandatory schedule. As such, massage therapists must set their own fees based on their practice and the environment in which it exists. The RMTAO's guideline is intended to provide a benchmark against which massage therapists can begin to develop their fee schedule, modifying it based on the location of their practice, their years of experience, the size of their existing patient base etc.

Fees for massage therapy are likely to differ based on your geographical region.

A) APPOINTMENT/SESSION FEES

Massage therapists typically charge for a specific length of time of an appointment/session. The most common and popular appointment duration is 60 minutes. Many RMTs also offer rates for 15 minutes, 30 minutes, 45 minutes and 90 minutes. There may also be other time frames and rates may vary if other modalities are also offered, such as acupuncture.

B) FEES FOR OTHER GOODS AND SERVICES

Under this model, there may be additional fees charged for other goods and services. This would include services that are provided in or in support of the practice of massage therapy but that are either not included within the appointment times described above or that can be provided as a service independently.

Some additional fees can include fees for preparing reports or completing forms, expert testimony, photocopying of records, labour support, or kilometers traveled for mobile practices.

Typically, RMTs will charge the same amount for their time whether it is during a massage therapy treatment or when providing other services.

XI. USUAL AND CUSTOMARY FEES

Massage therapists are required to post in their offices/clinics their usual and customary fee schedule. The RMTAO has also recommended that a simple one-page document that provides not only the details on the posted fee schedule but also the list of any additional services and related fees as described above, be made available to you as a patient.

Massage therapists are also required to ensure that patients are informed of the fee that they will be required to pay and, if it varies from the usual and customary fee, why it will vary. This includes making any fees for cancelled or missed appointment available and not be reduced for prompt payment.⁶

XII. TIPPING (GRATUITY)

Whether to offer a tip or gratuity is a growing question among patients of massage therapists. Currently, there are no rules governing the provision of gratuity; however, patients are urged to consider the environment in which the service has been provided. Massage therapists are health professionals, and as such, they do not expect a gratuity when they provide services in your home, their private clinic or a multidisciplinary setting. A massage therapist will use his or her discretion when deciding whether to accept gratuities from you as a patient, and in most environments, such offers will be declined. However, one exception is a spa environment, which operates in a unique way for both the spa owners,

⁶ Standards of Practice, Fees and Billings, College of Massage Therapists of Ontario, January 2022.

spa professionals and the massage therapist. Despite this, we do not recommend massage therapists request or expect tips in these environments, however they might accept a tip if offered in certain settings.

Remember, when gratuity is not expected and is offered, the massage therapist may feel as awkward as the person offering it. They will not want to offend you in any way, but they also take great pride in the amount of time and study that is required to earn their regulated status. If ever in doubt, please simply ask your massage therapist whether they would accept gratuity. In the majority of cases, the best gratuity you can provide is a thank you and a recommendation to a friend.

XIII. SETTING CLINIC/PRACTICE HOURS AND PREMIUMS

Massage therapists typically set their regular clinic or office hours as would any regulated health professional. These are the hours during which they would customarily see patients and provide services. While the clinic hours may not be a typical 9:00 am to 5:00 pm schedule, they are established according to the needs and lifestyle of the massage therapist.

In situations where you would like to visit the massage therapist outside of their regular clinic hours, if they allow this a premium might be charged—typically between 30% and 50%—on top of the usual and customary fee.

XIV. RECEIPTS

The College of Massage Therapists of Ontario has a clear policy on receipts. Massage therapists are required to be aware of the most current policy and to adhere to it at all times.

The following summary of the College's policy is provided in order to assist patients in understanding how the receipts work; however, in the event that these Guidelines are incorrect or the College changes its policy, the College's policy takes precedence. Please visit www.cmto.com for more information.

A) BASIC REQUIREMENTS OF ALL RECEIPTS

Regardless of what service or product is provided or sold by a massage therapist, a receipt **MUST ALWAYS**

- be provided at the time the service or product is purchased
- include the following details:
 - date of the financial transaction
 - the product or service provided
 - the HST number if the therapist is registered for HST
 - the name and address of the massage therapist
 - the name of the patient who received the treatment

RMTs cannot issue receipts for massage therapy or use their College registration number for services, treatments, techniques and modalities that are:

- outside the scope of practice for massage therapy;
- not provided in compliance with the standards of practice; or
- not part of a massage therapy treatment plan.

B) SERVICES/PRODUCTS WITHIN THE SCOPE OF PRACTICE

Earlier, we provided the definition of the scope of practice of massage therapy. While this is a legal definition provided in the form of legislation (Massage Therapy Act, 1991), it is relevant in that there are a series of services or modalities that are considered to be within the scope of practice of massage therapy.

When a massage therapist is providing a service or product that is within the scope of practice of massage therapy, the receipt they issue to you must, in addition to the information detailed in point (a) above, also include:

- “massage therapy treatment” as the description of the service
- the duration of treatment
- the name of the payee
- the name of the therapist (printed or stamped), including the RMT designation
- the massage therapist’s registration number
- the signature of the therapist

C) SERVICES/PRODUCTS OUTSIDE THE SCOPE OF PRACTICE

In some cases, there are services or modalities that are not specifically within the scope of practice of massage therapy. When a massage therapist is providing these services or products, the receipt must be substantially different. In this context, the receipt **MUST NOT** include:

- the member’s registration number or RMT designation
- “massage therapy treatment” as the description of the service

D) THIRD PARTY PAYERS

When products or services of a massage therapist are being provided to one individual but being paid for by another, the receipt must be issued in the name of the individual **paying** for the treatment; however, under the description of services the notation must read “massage therapy treatment for (inserting the name of the recipient of the treatment).”

E) RECEIPTS FOR GIFT CERTIFICATE PAYMENTS

When a gift certificate is purchased, the description of the service is “Gift Certificate” and the dollar amount paid is listed on the receipt. When the gift certificate is redeemed, a receipt for the dollar amount of the gift certificate is not required. If the recipient of the massage wishes to receive a receipt, they can be provided one, but the dollar amount listed must be “gift certificate redeemed” with no dollar amount given.

F) OTHER CONSIDERATIONS

When issuing receipts, massage therapists must also be sure to include a notation that:

- it is a receipt for a cancelled or missed appointment when this is the case
- it is a duplicate receipt when replacing a lost receipt, noting the original date of services.

XV. HARMONIZED SALES TAX

The Harmonized Sales Tax (HST) is a value added tax that is levied and remitted by a massage therapist HST-registrant to the Government of Canada. Essentially, a massage therapist who is an HST-registrant is collecting a tax for the Government; however, the massage therapist is not being taxed.

While many massage therapists may not believe it is appropriate that HST be applied to massage therapy services, the Government has ruled that these services are subject to the HST and the tax must therefore be charged to the patient, collected and remitted by massage therapists who are HST-registered. The current rate of HST is 13% of the value of the goods or services.

Most massage therapists you may see will be HST-registered, so when visiting a massage therapist, HST is likely to be added to the cost for treatment.

XVI. OFFERING DISCOUNTS, PACKAGES OR INCENTIVES

While not strictly prohibited from doing so, massage therapists as health professionals do not often offer discounts, packages or incentives for you to use their services, and it is something the RMTAO does to recommend to them.

XVII. GIFT CERTIFICATES

Gift certificates for massage therapy usually work in one of two ways. One type of gift certificate will offer a stated service or a session time, for example, a chair massage or a one-hour massage therapy treatment. Buyers should be aware that all of the requirements outlined under Section V continue to apply.

A second type of gift certificate will carry a stated cash value, for example, \$100.00. When redeeming a gift certificate, its face cash value is deducted from the amount due for the services received at that specific visit. Any difference is either required to be paid or refunded back to you.

Please check your gift certificate to determine whether an expiration or “Recommended to be used by” date appears. Since massage therapists are in private practice and are generally considered small- or medium-size businesses, gift certificates that are issued but never redeemed provide a financial challenge to the massage therapist. Gift certificates for a service, e.g. a massage therapy appointment can have an expiry date, however gift certificates for a dollar amount should be treated like cash and cannot expire.

XVIII. CANCELLED AND MISSED APPOINTMENTS

Appointments with a massage therapist are typically booked weeks, if not months, in advance. In some practices, time with a therapist can be a challenge to arrange. Missing an appointment or cancelling at the last moment has a potential economic impact on the massage therapist.

As a result, the RMTAO has recommended to all massage therapists that they have a policy on cancelled or missed appointments and that they make sure all patients are aware of that policy. The policy we have recommended includes:

- not charging a patient for their first missed appointment; however, full payment for appointments is required for subsequent missed appointments, though the discretion of the massage therapist may be used in the event of illness.
- requiring that patient cancel appointments a minimum of 24 hours in advance and when this does not occur, the appointment should be treated as a missed appointment.

Remember, if you cancel your appointment with 24 hours or more notice, the massage therapist will likely be able to fill that time with another patient. This is a win-win for you, the therapist and the other patient. When you cancel with less notice, it becomes impossible to fill the time and the therapist encounters a financial impact.

XIX. THIRD PARTY PAYMENT PROGRAMS

There are a variety of insurance payment programs that massage therapists may encounter in their practice. Each program has very specific terms and conditions that apply. Please be sure to inform your massage therapist in advance of any terms and conditions that your third-party insurer may require.

Some massage therapists choose to not offer direct billing to insurance companies at all, while others only offer direct billing to certain insurance company. You should confirm with your massage therapist whether they offer direct billing to your insurance company before your appointment.

Please note that while the RMTAO does not recommend it, some massage therapists may charge an added fee for directly billing an insurer. This is permitted provided you have been informed of and have agreed to the payment in advance and is payable by you directly, not the insurer.

A) AUTO INSURANCE SYSTEM

The auto insurance system is a complex process that requires the completion of a series of forms (Ontario Claims Forms) and the application of Guidelines for specific soft tissue injuries.

When you are visiting a massage therapist as a result of an automobile accident, it is essential that you inform the therapist immediately. Due to the complexities of the automobile insurance system, the therapist will be required to consult with an initiating health provider to provide services within this system.

B) WORKPLACE SAFETY AND INSURANCE BOARD (WSIB)

The Workplace Safety and Insurance Board (WSIB) has a complex system for addressing injuries that have occurred in the workplace and your massage therapist must comply with the Programs of Care developed and instituted by the WSIB. If you have been injured at work and your care is being covered under a WSIB claim, you must inform your massage therapist at the start of your first visit after the injury.

C) EXTENDED HEALTH CARE PLANS

An extended health care plan is a group benefit program that is developed between an insurance company and an organization representing a group of individuals, customarily employees, union members, or members of an association. Although these programs will have a large number of commonalities, each program can be tailored by the group organization to meet the needs and associated funding available for the program.

As an insured person under these programs, it is your responsibility to be aware of any restrictions in the program for accessing massage therapy services. The most common restrictions seen today include:

- a requirement for a referral from your physician to a massage therapist before services will be covered
- an annual cap on the amount of funding provided for massage therapy services
- a per visit cap on payments

Although some insurance companies require a referral from a physician before they will cover massage therapy services, but you do not need a physician referral to access massage therapy services in general. It is just a requirement of some insurance companies for some plans to access coverage, but not a requirement to access treatment.

If you receive massage therapy services without a physician referral when your plan requires one, you will be responsible for payment. You will also be responsible for paying any amounts over your annual cap, as well as paying any co-payment if a per visit cap exists.

Do you think that these restrictions are unfair? We do. Insurance companies have indicated that their costs to provide massage therapy as a benefit within extended health benefit plans are increasing dramatically. This may be a result of an increase in awareness of Ontarians about how massage therapy helps them. These restrictions are the insurance sector's way of limiting their costs and the benefit entitlements of Ontarians. Only you and your employers can change this.

XX. FEES FOR THE PRODUCTION OF RECORDS

Under the Massage Therapy Act, its regulations, and the by-laws of the College of Massage Therapists of Ontario, a massage therapist is required to maintain a clinical record for all patients for a minimum of 10 years from the last visit. These records are also covered under Ontario's Personal Health Information Protection Act. Visit www.cmtto.com and www.ipc.on.ca for more information.

As a patient, you have the legal right to access your clinical record. Failing to provide you with access would be a violation of the Personal Health Information Protection Act and would be professional misconduct on the part of the massage therapist.

In addition to accessing or viewing your clinical record, you also have a right to obtain a copy of part or all of your clinical record; however, the massage therapist is permitted to charge you a fee to receive the record. The fee must be a reasonable fee and generally includes:

- the time required by the massage therapist to review the record to ensure access is a legal entitlement (some records may contain information belonging to more than one individual or have the potential to cause harm if released), generally billed at the usual hourly fee of the therapist
- the time required by staff of the clinic or the therapist to make the copies or take the records to a location where a copy can be made (the record cannot leave the custody or control of the therapist or clinic, whichever is the health information custodian)
- the actual cost of the photocopies themselves, which will depend on where and how the copies are produced

Payment of the fee prior to receiving the copies may be required. You will be made aware of these charges in advance of receiving any records.

XXI. CHARGING INTEREST AND COMPOUND INTEREST

While most massage therapists require payment immediately following the provision of services, in some situations an invoice will be submitted to you with payment to follow. Payment is generally required upon receipt of the invoice and interest can be charged if payment is not received in a timely fashion.

There are specific rules governing the charging of interest. For example, unless the invoice states otherwise, the maximum amount of interest permitted by the courts will be 5% per year. If the invoice indicates a higher annual amount, the maximum interest per year is 60%.

The RMTAO has recommended to massage therapists that all invoicing include the following indications:

- That payment is due upon receipt of the invoice (as opposed to within 30 days or longer)
- That interest will be charged, based on the date of the invoice, in the amount of 2% per month, and will be compounded monthly

A massage therapist cannot offer a fee reduction for prompt payment of invoices.

XXII. DISCLAIMER

The information contained in *Understanding Your Massage Therapy Appointment* has been prepared by the Registered Massage Therapists' Association of Ontario for the sole purpose of guiding the public in its interactions with massage therapists. It is a guideline only and does not establish mandatory or universal procedures of the profession.

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