



Massage Therapy and Health Benefit Plans

Personal insurance and employee health benefit plans provide varying coverage and plan options. To determine if massage therapy is included in your plan, reach out to your Human Resources Department or insurance provider directly. You should also ask for clarification on the details of your plan (coverage limits, requirements, etc.).

Some plans will have certain requirements that you must fulfill to be reimbursed for paramedical or other expenses. For example, your plan may have an annual deductible that must be paid before you are reimbursed for expenses.

A referral or prescription from your doctor is another requirement of some plans. If your plan specifies the need for a doctor's referral, you must see your doctor prior to receiving massage therapy and request a prescription or note, a copy of which must then also be kept on file by your RMT.

The process to obtain a doctor's referral may take time (waiting for an appointment, time away from work to attend the appointment) and likely will involve a fee charged by the doctor or clinic.

If the process and cost of obtaining a doctor's referral creates a barrier to accessing any of the benefits on your plan, including massage therapy care, you may be able to have this requirement removed. This not only improves your access to massage therapy care but also eases the administrative burden on physicians.

If you find massage therapy beneficial but your benefit plan does not cover it, request your insurance provider to add it to your coverage. This helps acknowledge the many physical and mental health benefits of massage therapy and encourages more comprehensive insurance coverage for you and your co-workers.

When you contact your human resources department and/or insurance company, it's helpful to include the following information:

- How massage therapy addresses any ailments or injuries you have
- How past/current treatments improved your overall work performance or well-being

- That you would like the doctor’s referral requirement for massage therapy removed from your insurance plan
- How the doctor’s referral requirement is affecting your ability to access massage therapy care

We have created a letter template to request the removal of the doctor referral requirement, enabling you to access and receive reimbursement for massage therapy treatments without needing a note from your doctor.

Please copy the text below and paste it into an email. Be sure to replace the placeholders with the appropriate details before sending.

Feel free to modify this letter to suit your specific circumstances and preferences. Sign the email as you normally would in a professional capacity.

If you prefer, we have also created a letter “from your RMT” which makes a similar request.

[Contact the MTAM office](#) if you have any questions or need assistance.

Subject: Proposal to Enhance Our Health Benefit Plan

To Whom It May Concern/Dear [Recipient's Name],

As a member of our workplace health benefit plan, I would like to offer a suggestion to improve our health benefit package.

I find that massage therapy is effective in managing pain, treating injuries, improving mobility, and the overall maintenance of my health and wellbeing. Unfortunately, I am required to obtain a doctor's note to access massage therapy through my workplace benefit plan.

To fulfill this requirement, employees must visit a walk-in clinic or schedule a doctor's appointment and pay a fee to obtain the note. Both options cost the employee money and may require the employee to be away for several hours during the workday. This requirement creates an unreasonable barrier to accessing massage therapy care.

The Massage Therapist I visited is registered with the Massage Therapy Association of Manitoba (MTAM). This association upholds high professional standards through rigorous evaluations, detailed practice guidelines, and ongoing professional development for its members. The MTAM Registered Massage Therapists (RMTs) are not only skilled and professional but also play a crucial role in supporting my healthcare needs.

By removing the doctor's note requirement to access massage therapy in our health benefit plan, it will remove unnecessary barriers for employees and help to prioritize their wellness.

I kindly request that we consider removing the doctor's note requirement. If you need further information or have any questions, I encourage you to [contact MTAM](#) directly, as they can provide valuable insights.

Thank you for considering this proposal.

Best regards,

[Your Name]

[Your Position]

[Your Contact Information]



Subject: Request for the removal of the Physician Referral requirement

To Whom It May Concern,

Massage therapy is a non-invasive, effective way to manage pain, treat injuries, improve mobility, and help maintain employees' overall health and wellbeing. Registered Massage Therapists (RMTs) are not only skilled and professional but also play a crucial role in supporting Manitoban's healthcare needs.

The physician referral or doctor's note requirement on health benefit plans creates unnecessary barriers for individuals wanting use their benefits to access massage therapy and other products and services on their health benefits plan.

To fulfill this requirement, employees must visit a walk-in clinic or schedule a doctor's appointment and pay a fee to obtain the note. Both options cost the employee money and may require the employee to be away for several hours during the workday.

Doctors' Manitoba estimates that physicians complete over 300,000 referrals for paramedical services, including massage therapy, every year. This takes over 49,000 hours of physician time, equivalent to nearly 150,000 patient visits annually. They have recommended removing physician authorization for paramedical benefits to free up physician time, and massage therapists agree with this. So does the insurance industry, which issued a national standard practice to remove physician referrals for paramedical benefits. Reference links have been included at the end of this letter which confirm this information.

By removing the doctor's note requirement to access massage therapy in your company's health benefit plan, it will remove unnecessary barriers for employees and help to prioritize their wellness.

I kindly request that you consider removing the doctor's note requirement. If you need further information or have any questions, I encourage you to [contact MTAM](#) directly.

Thank you for considering this proposal.

Best regards,

Tricia Weidenbacher
Executive Director
Massage Therapy Association of Manitoba

References:

Doctors Manitoba study and recommendation:

<https://assets.doctorsmanitoba.ca/documents/ABTF-Recommendation-5-Paramedical.pdf>

National insurance standard practice:

[https://www.clhia.ca/web/clhia_lp4w_lnd_webstation.nsf/page/4E53475F7405451785258AA6005CEC58/\\$file/Standard%20best%20practices%20on%20referrals%20and%20prescriptions%20EN.pdf](https://www.clhia.ca/web/clhia_lp4w_lnd_webstation.nsf/page/4E53475F7405451785258AA6005CEC58/$file/Standard%20best%20practices%20on%20referrals%20and%20prescriptions%20EN.pdf)