



**Understanding Massage Therapy
Services and Fees[©]
2014**

UNDERSTANDING MASSAGE THERAPY SERVICES AND FEES © 2014

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I. INTRODUCTION

The Registered Massage Therapists' Association of Ontario (RMTAO) has published this document to assist individuals who receive services from a Registered Massage Therapist in understanding the fee structure and the legal and practice requirements with which massage therapists must comply.

The RMTAO also publishes a *Schedule of Services and Fee Guideline*© for Registered Massage Therapists to assist in decisions surrounding services offered and associated fees. While the document does not contain confidential information, it is not intended for public consumption, as it presents information in a manner that assumes the reader is a Registered Massage Therapist.

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 treatment modalities, 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 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 ask for the practitioner’s College Registration Number or confirmation of membership in the Registered Massage Therapists’ Association of Ontario.

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 client will be described as an *appointment* or a *session*. This description is purposefully generic so as to preclude any bias toward a client 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 services within that time frame; these are identified in the next section.

V. DESCRIPTION OF SERVICES 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 unit 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 on which you would like the therapist to focus and discovery of what 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 (static and dynamic) analysis, palpation and range of motion assessment, standard neurological and orthopaedic tests. Status forms and pain questionnaires may also be used to assess the condition.

A re-assessment is an evaluation of your status that is conducted at the start of each follow-up appointment. The therapist may again conduct some or all of the components of the initial assessment

as well as consulting 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

With your consent, treatment is provided. 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 client in performing activities of daily living.

Frequency of treatment may decrease as your condition improves. Your own motivation, physical ability 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 therapy in helping you.

A common misconception about massage therapy services is that you will always immediately feel much better. In fact, the treatments often cause an increase in discomfort from the condition; however, this is temporary and should diminish within one or two days of treatment. If it does not abate, please contact your massage therapist 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 and preparing invoices and receipts for payment.

A concern heard most often by clients 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.

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 make every effort to ensure that only the area being treated at a specific time is exposed. Otherwise, you will be covered with linen both to ensure your comfort and to keep you warm. 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 chest wall musculature, breast tissue, inner thigh and gluteal region are considered sensitive areas of the body generally regarded as potential targets for both misunderstandings of intent and actual sexual abuse.”⁵

A massage therapist will, before providing treatment, explain to you the findings from his or her assessment or re-assessment of your condition. The therapist will explain to you the plan developed for your treatment and will require you to sign that treatment plan. If the treatment requires touching a sensitive area, this will be explained to you at the start of the treatment. The therapist will also ensure

⁴ Communication/Public Health Standards, Standard 14 Client Health Record, College of Massage Therapists of Ontario, January 2006, and Ontario Regulation 544/94, made under the Massage therapy Act, 1992, Section 11

⁵ Position Statement Treatment of Sensitive Areas. College of Massage Therapists of Ontario, February 2004

that you are comfortable with proceeding just prior to initiating touching of a sensitive area and during the treatment of that area. Your comfort is of paramount importance.

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. It is your body, it is your treatment— you are in control.

VIII. ENSURING YOUR THERAPIST IS AS COMFORTABLE AS YOU ARE

As a client of a massage therapist, your comfort is very important. On the other hand, the massage therapist must also be very comfortable. Unfortunately, from time to time we learn that some clients 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.

You can ensure their comfort by following a few very simple rules:

- Unless asking for the treatment to be stopped, clients should not touch their massage therapists in any way
- Never drink alcohol prior to receiving massage therapy, even in a spa environment, as alcohol has a detrimental impact on the treatment 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 is often common for a client to quietly moan 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, he or she 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. TYPICAL FORMS OF COMPENSATION

There are a wide variety of ways in which individual massage therapists earn revenue from their practice. In many cases, massage therapists will provide a portion of the fee charged to their clients to the clinic in which they provide services. Those in private practice need to ensure that they have sufficient revenue to offset costs they encounter in the practice environment.

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 clients.

X. RECOMMENDED FEES FOR APPOINTMENTS AND ANCILLARY SERVICES

When establishing a fee for an appointment or session of a set duration, the services provided during that appointment or session are as outlined in Section V above and include much more than the provision of massage services. In other words, time paid for should not be confused with actual treatment time, that is, the amount of time required to provide a specific treatment (modality or series of modalities).

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 client base etc.

A) APPOINTMENT/SESSION FEES

For massage therapists who are operating on a billable time model, the RMTAO has recommended the following hourly fee schedule:

Appointment/Session Duration	Fee (HST excluded)	Fee (HST included)
15 minutes	\$34.00	\$38.00
30 minutes	\$56.00	\$63.00
45 minutes	\$68.00	\$77.00
60 minutes	\$89.00	\$102.00
90 minutes	\$122.00	\$138.00

Variations on these rates may be instituted. Please refer to the Discounts, Package Deals and Gift Certificates sections below.

B) ANCILLARY GOODS AND SERVICES

Under this model, there may be additional fees charged for ancillary goods and services. Ancillary services are services that are provided in or in support of the practice of massage therapy but that are either not included within the Units of Services described above or that can be provided as a service independently.

The following is the recommended fee schedule for services related to or required during the provision of services, but which are provided outside of an appointment or session. For example, when asked to conduct a client assessment as a second opinion for the client or another massage therapist, an Initial Assessment fee would be charged as listed below.

Initial Assessment or Re-Assessment.....	\$102.00/hour*
Preparing a Report (progress or medical legal reports)	\$102.00/hour
Discharge Note.....	\$102.00/hour
Completion of Forms (where fees are not stipulated by Government Regulation)	\$102.00/hour
Verbal Consultation	\$102.00/hour
Review of Records (copying, transfer or for court testimony)	\$102.00/hour
Review and Court Preparation Time.....	\$102.00/hour
Expert Testimony	\$102.00/hour
Half-day rate (court appearance, corporate outcalls, labour support)	\$420.00
Full-day rate (court appearance, corporate outcalls, labour support)	\$760.00
Photocopying of Records	at cost
Transfer of Records (by mail or courier)	at cost
Expenses	at cost
Supplies	at retail
Kilometres travelled	\$0.54 per kilometre

** For ease of reference, the HST-included approach is used; however, this fee should be adjusted when using a HST-excluded model.*

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 ancillary services and related fees in Section X above, be made available to you as a client.

Massage therapists are also required to ensure that clients 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. Agreement of the client to the fees to be charged is required.⁶

XII. TIPPING (GRATUITY)

Whether to offer a tip or gratuity is a growing question among clients of massage therapists. Currently, there are no rules governing the provision of gratuity; however, clients 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 client, 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, spa professionals and the massage therapist.

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 regulatory status. If ever in doubt, please simply ask your massage therapist whether gratuity is expected. 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 clients 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 his or her regular clinic hours, a premium might be charged—typically between 30% and 50%—on top of the usual and customary fee.

Remember, fees to be charged must be explained to you before the treatment begins. Where fees vary from the posted usual and customary fee schedule of the massage therapist, the reasons for the variation will be explained to you. You have the option of agreeing to the fee and proceeding with the treatment, or not agreeing to the fee and seeking services from another massage therapist or during regular clinic hours. Most importantly, be informed.

⁶ Communication/Public Health Standards, Standard 2 Inform the Client of the Fees and Obtain His/Her Agreement to a Fee Schedule, College of Massage Therapists of Ontario, January 2006.

XIV. RECEIPTS

The College of Massage Therapists of Ontario has a clear policy on receipts. Massage therapists are required to be aware of this policy and to adhere to it at all times, even in the event that the College might change the policy.

The following summary of the College's policy is provided in order to assist clients 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 address of the massage therapist

There are additional requirements depending on whether the service or product being provided is within the scope of practice, outside the scope of practice, or complementary to the scope of practice of massage therapy.

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. A complete list of these is available on the website for the College of Massage Therapists of Ontario.

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 service 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) SERVICES/PRODUCTS COMPLEMENTARY TO THE SCOPE OF PRACTICE

There are a series of services or modalities that are considered complementary to the scope of practice of massage therapy and that will therefore require special attention by massage therapists. A complementary modality may be provided either as a treatment on its own or as part of a broader massage therapy treatment plan.

If the treatment is part of a broader massage therapy treatment plan, then when issuing a receipt, the requirements detailed in (a) and (b) above should be followed, including the notation of "massage therapy treatment" within the description.

If the complementary modality is not part of a broader treatment plan, then when issuing a receipt, a massage therapist must follow the requirements detailed in (c) above; however, while notation of "massage therapy treatment" cannot appear, the name of the specific modality must be included as the description of the service provided.

E) 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)."

F) 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 issued. If the recipient of the massage wishes to receive a receipt, the dollar amount listed must be "gift certificate redeemed" with no dollar amount given.

G) 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 a 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 client, 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.

XVI. OFFERING DISCOUNTS, PACKAGES OR INCENTIVES

While not strictly prohibited from doing so, massage therapists as health professionals do not offer discounts, packages or incentives for you to use their services.

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.

In February 2006, the Council of the College of Massage Therapists of Ontario approved Guidelines for Selling Gift Certificates. This is available from the College or on the College's website at www.cmta.com.

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. According to generally accepted Canadian accounting principles, gift certificates are a liability on the balance sheet of the practice and eventually must be cleared off and brought into revenue; after all, the Government will want its portion of the taxes.

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 clients are aware of that policy. The policy we have recommended includes:

- not charging a client for their first missed appointment; however, full payment for appointments is required for subsequent missed appointments
- requiring that clients 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 client. This is a win-win for you, the therapist and the other client. 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.

Please note that while the RMTAO does not recommend it, some massage therapists may charge an added fee for directly billing an insurer because it takes substantially longer for payment to be received. 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

Over the past several years, there has been considerable change within the system for treating individuals who have been involved in an automobile accident. 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

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. Contact your insurance underwriter and ensure that massage therapy services are covered by your extended health benefit plan, without a physician referral and without a per visit cap on services.

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 clients 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.cmta.com and www.ipc.on.ca for more information.

As a client, 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 access 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 for a copy to 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.

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 Massage Therapy Services and Fees* 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 both in terms of fees and the massage therapy environment. It is a guideline only and does not establish mandatory fees to be applied by the profession.

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