



## **Submission to the PUB for the Automobile Insurance Review**

The profession of massage therapy has been active in NL since the 1980's, with a very small group of therapists that worked to grow public awareness and achieve regulation to educate and protect the public. As a practicing Massage Therapist for the past 30 years, I have seen much change in our profession in that time, while there is still a (relatively low) level of awareness within the insurance industry about massage therapy and its effectiveness as a viable health treatment pertaining to soft tissue injury.

While the cost of the service has increased in these thirty years, coverage for the service has not. If anything, some insurance companies have decreased coverage. Registered Massage Therapists are the only regulated health provider that is required to charge HST. This translates into 15% of every treatment charge going to tax which lowers the amount of coverage. For instance, \$500.00 of annual coverage would include a \$75.00 HST charge, even though the insured individual already pays tax on their premiums. A motor vehicle insurance claim will see 15% of all coverage for Massage Therapy taken up with the tax.

We are also the last line of referral post motor vehicle accident, with a doctor's note or referral to access our services. Generally MD's will provide anti-inflammatory, muscle relaxants, or pain killers immediately following injuries and a referral for our services can be six months to a year after injury which allows for the chronic stage to develop before we can intervene. The best results for MVA recovery come from treatment commencing within 48 hours of injury, once an examination and or x-ray has been performed. The benefit of early intervention has been well documented over the years and can be well supported by any number of published articles and research findings.

I propose the auto-insurance industry move away from the current model and protocol for post-accident intervention and look at a model that has Massage Therapy included in the first line of defense which will improve outcomes and lower costs in the long term.

Given the opportunity to treat individuals in the acute stage of injury, we can make a profound difference in the rate of recovery. This can be measured and documented.



**This requires a referral to a registered Massage Therapist immediately after the preliminary visit with the MD. While medications are certainly beneficial in many cases, they are not ideal in all cases nor do they suit all injuries.**

**With early intervention, massage can decrease pain, swelling, inflammation, increase range of motion, circulation and most importantly, support the body's own ability to heal itself. The proposed changes to automobile insurance in Newfoundland and Labrador will have a direct effect on the care that the injured individual will receive. The definition of "minor injury" for example, with a change proposed to include whiplash, is a broad stroke that will inevitably have repercussions which will be felt by those who have received a whiplash injury. A mild whiplash is a difficult condition to recover from completely. A severe whiplash can be a life altering, threatening, even fatal. Often patients who are motivated to recover can experience setbacks in their recovery which can result in an acute flare-up. This has to be considered in the overall picture of their health maintenance and the cost of care for these unexpected occurrences.**

**With a cap of \$5000.00 for "passive treatment", an individual's insurance will be exhausted within a short period of injury and it would be likely that Massage Therapy would be last on the list. These fees will be taken up with other modes of care such as physiotherapy, etc. The initiating health provider has not traditionally recommended Massage Therapy as a front line mode of care. We often see patients when their condition has become chronic.**

**Putting a dollar value on pain and suffering is challenging considering the variables that make up any given injury. The ability to pay for treatments up front or over and above coverage is also variable to the individual's situation.**

**Evidence based treatment protocols can begin with a change to the current approach. Massage Therapists would welcome the opportunity to contribute to this change. As a small group (300) with limited resources, research has to happen as a grass roots effort and this change in policy is the ideal opportunity to grow that effort. With a comprehensive and detailed commitment to proving the benefit of what we do as therapists and the documentation to support it, we feel that our profession can offer a great deal to the injury recovery of the individual and that this process will have a lasting effect on well-being for the clients. This effort would require the insurance industry to work with both the physicians and RMTs to develop a proactive treatment plan that gets the necessary treatment protocols in place in a timely manner. The research that is needed locally could come from this collaboration.**



**Change is inevitable; however, we must consider a fresh approach so the effect of the change may not prolong the dependency on insurance. Before a decision is finalized, we hope as Massage Therapists that we may have an opportunity to work with the insurance board to examine how we can provide our services for injured motor vehicle accident insured members of the public and to create and understanding of the scope of practice that we can provide.**

**There are varying degrees of standards within the profession of Massage Therapy across Canada which has an effect on coverage for our care. We continue to work on bridging the gaps that exist and to ultimately create a national standard. Newfoundland and Labrador has been a legislated province since 2002; Joining Ontario and British Columbia as the third regulated province. New Brunswick, most recently, has joined these ranks.**

**These regulations serve to educate and protect and the standards that apply here are not enforced in unregulated regions. It is important to note this, as there can be variables in the care provided, compared to other provinces.**

**We see this review as an opportunity to educate the industry and perhaps we can affect change now at this important juncture.**

**Thank you,**

**Sincerely,**

**Sara Sexton RMT**