



## MASSAGE THERAPY EXTENDED HEALTH CARE COVERAGE

Approximately 70-75% of all BC residents have extended medical benefit plans through their employer, their spouse or their parents. With the changes to the Medical Services Plan **many patients receiving massage therapy treatment may enjoy reduced out-of-pocket expenses for massage therapy. Rebate amounts vary. Please check your plan for details.**

If you have an Extended Health Care Plan (EHP), **you need to look at your policy to determine what amount of coverage you have for Massage Therapy.** The average coverage is around \$300 - \$600 per year. You might have a percentage (%) associated with your coverage. Here is one example of how your policy may work.

Your policy may read:

“We will cover 80% of Massage Therapy treatments to a maximum of \$500”.

<i>Treatment Fees</i>	<i>Amount rebated from Extended Medical</i>	<i>Total Out-of Pocket Expense</i>
<b>1. TX \$70 (60 min)</b>	<b>\$56 (80%)</b>	<b>\$14</b>
<b>2. TX \$50 (40 min)</b>	<b>\$40 (80%)</b>	<b>\$10</b>
<b>3. TX \$30 (20 min)</b>	<b>\$24 (80%)</b>	<b>\$6</b>

Following this pattern of usage, you would have approximately **12 treatments** (12 x \$40 = \$480) covered by your plan. You're out of pocket costs for the 12 treatments would be **\$120** due to the 80% coverage statement in your policy.

**NOTE:** Some EHPs are still working under the previous policy. In this case, your EHP may only cover 80% of the old user fee of \$10 for the first 12 treatments. Please make sure you **check your EHP policy to determine the amount of coverage they offer.**

The above was an example of one possible plan. There are over 70,000 plans negotiated each year in Canada. So even if you have Blue Cross or Sun Life, you may not have the same coverage as another person with the same company. Many patients have reported they enjoy this new system. This is because you no longer have to wait for the 12 MSP treatments to end before you can fully access your EHP. It is also important to remember to **check if you require a Doctor's referral for access to your plan.**

Please remember that you may also receive coverage for Massage Therapy under **ICBC** if you are in a motor vehicle accident or under **WCB** if you are injured at work. The **Department of Veteran Affairs (DVA)** and the **RCMP** also cover Massage Therapy if you are affiliated with these organizations.

If you have any questions about coverage, please do not hesitate to contact the Langley Sports & Rehabilitation office at **604-888-1533**.

### LANGLEY SPORTS & REHABILITATION

Conveniently located in the Walnut Grove Community Center