

Welcome to North Toronto RMT Clinic

ABOUT: WSIB WORKPLACE & AUTO Claims

Extended Healthcare & Massage Coverage

Many extended healthcare plans offered by Canadian employers include provision for massage therapy. As part of your regular routine, massage is an excellent (and enjoyable) way to maintain good health and help prevent injury from the repetitive strains of your daily life.

If you're not sure whether your benefits package included massage therapy, you can either check the benefits packet from your employer or simply call your insurance provider.

In order for massage to be covered by any insurance plan, the services received must be completed by a **Registered Massage Therapist (RMT)**. You may also be required to submit a doctor's note recommending that you receive massage therapy.

Some insurance plans cover massage therapy but only up to a certain amount per visit. This may be a dollar amount or a percentage. Any amount not covered by your insurance company must be paid on completion of the treatment.

Therapeutic Massage • WSIB & Auto Claims • Insurance billing

Massage Therapy Services

Massage therapy has long been valued for its therapeutic and healing properties.

The techniques now referred to as Swedish Massage have been employed by health care practitioners for centuries, all across the world. Swedish massage uses slow, smooth strokes applied with the fiber of each muscle of the body to promote relaxation, improve circulation, and support the body's natural healing processes. These techniques form the foundation for nearly every massage treatment and can be built on and modified to suit each client's individual needs and preferences.

In addition to the traditional Swedish massage techniques, our therapists offer a range of massage modalities that you can add to your treatments in order to maximize the benefits for your unique needs.

North Toronto RMT Clinic Register Massage Therapists are qualified to assess and treat clients with WSIB (workplace injuries) or MVA (motor vehicle accident) injuries.

If you are seeking massage therapy for payment under one of these umbrellas, one of our therapists will need to schedule and complete a complete functional assessment for



submission to the appropriate agency before treatment can begin. When you make your initial appointment, please make sure your therapist is aware of the assessment needed so they can allot enough time for a thorough review.

- [Read More: Workplace Injury & Motor Vehicle Insurance Claims](#)

Workplace Injury & Motor Vehicle Insurance Claims

For patients seeking massage therapy under a motor vehicle accident insurance claim or WSIB workplace injury, your therapist must perform a complete functional assessment before treatment can begin.

Typically, we like to combine the assessment with an initial treatment that will help sooth and calm the body after the potentially rigorous assessment exercise. To complete both components of your initial visit, please plan to spend approximately 2 hours at the clinic. Because of this time block and the various pieces of paperwork to prepare, **please inform your therapist BEFORE you arrive of the reason for your visit** so they are able to give you the time that you need.

When you come for your appointment, please bring along any information pertinent to your claim, including the name of the insurance company, your claim number and your adjuster's name and contact information.

WSIB Claims

Following the initial assessment, your therapist will need to write up a review of your condition as they have understood it and submit it to the adjuster assigned to your case. From there, the write-up is reviewed by a nurse practitioner employed by WSIB and finally, your request for treatment approved or denied. This process may take up to 3-4 weeks. Once your request has been approved, your therapist will contact you to schedule treatment times that are convenient for you.

MVA Claims

Under current auto insurance laws, you will be eligible to begin treatment immediately after visiting the clinic for the first time. Please inform your therapist if you are solely seeking massage therapy or if you have also begun seeing a Physiotherapist, Chiropractor or both.

This will have an effect on the number of treatments your therapist will be able to provide. Your initial visit will consist of an assessment and treatment.

Registered massage therapy is not covered by OHIP, however, many extended health care plans provide coverage. Check with your insurance company or employer to see how much you are covered for. A referral from a doctor may be required by some insurance companies. Direct billing to insurance companies may be available.

- [Read More: Extended Healthcare & Massage Coverage](#)
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DIRECT BILLING

Some insurance companies allow Assignment of Benefits—the provision that allows a massage therapist to bill them on your behalf so that you are not required to pay for treatment up front.

Currently, both **GreenShield** and **Blue Cross** allow massage therapists direct, online billing services. The only paperwork you will need to provide is a doctor's note, if required under your plan.

Great West Life also allows direct billing, but it must be done through the mail and the allowance can vary depending on the specific benefits package your company purchased. If you would like your therapist to submit billing to Great West Life on your behalf, please call them ahead of time to verify that they allow assignment of benefits and whether or not you are required to submit a doctor's note. With those two details squared away, North Toronto RMT Clinic would be happy to offer you direct bill services.

If you have insurance coverage under any other health care plan, and would like us to complete billing for you, please call them to verify that they allow assignment of benefits.

In the event that your plan does NOT allow for assignment of benefits, you will be required to pay for any services as they are performed and will receive a detailed receipt that you will be able to submit for reimbursement. **Sound confusing?** We know it can be—please feel free to give us a call or email if you'd like to discuss how we can work with your insurance provider. We're happy to help.



DIRECT BILLING

Claim & receive with eClaims.

We offer direct billing to 10 major insurers, covering 85% of privately insured Canadians.



-Reduce your out-of-pocket expenses.

-Eliminate insurance paperwork.

Ask us to submit your claim at your next visit.

You will need to print and fill-out the following (2) forms before we can submit a claim on your behalf. We will need a digital copy:

[Benefit Assignment Form PDF](#)

[Electronic Transmission Authorization and Consent Form PDF](#)

Partial List of Group Insurance Companies

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|----------------------------|--|
| ▶ Canada life | ▶ Manulife |
| ▶ Equitable Life Of Canada | ▶ Claimsecure |
| ▶ Government of Canada | ▶ Desjardins |
| ▶ Green Shield Canada | ▶ Industrial Alliance |
| ▶ RBC Insurance | ▶ Johnson |
| ▶ Health Canada | ▶ Johnston Group |
| ▶ First Canadian | ▶ BPA Bestlife |
| ▶ Great West Life | ▶ Candadian Construction Workers Union |
| ▶ SSQ Financial | ▶ Chamber Of Commerce |
| ▶ Blue Cross | ▶ Cinup |
| ▶ RWAM Insurance | ▶ Cowan Insurance Group |
| ▶ Standard Life | ▶ Group Health Benefit Solutions |
| ▶ Sun Life Financial | ▶ Group Source |
| ▶ MDM insurance | ▶ LiUNA Local 183 |
| ▶ OHIP | ▶ LiUNA Local 506 |
| ▶ The Co-Operators | ▶ Manion |
| ▶ Nexgen RX | |

