



June 25, 2019

Rebecca Bayliss
Partnerships and Workforce Planning Branch
Saskatchewan Ministry of Health
3475 Albert Street
Regina, SK S4S 6X6

By email: rbayliss@health.gov.sk.ca

Dear Ms. Bayliss,

Re: Consultation on new legislation *The Massage Therapists Act*

On behalf of the Canadian life and health insurance industry, we are pleased to provide our response to the stakeholder notice of consultation on new legislation sent out in May 2019.

The CLHIA is a voluntary trade association with member companies that account for 99 per cent of Canada's life and health insurance business. In Saskatchewan, the life and health insurance industry provides some 680,000 Saskatchewan residents with supplementary health benefit coverage. In 2017, the industry reimbursed roughly \$83 million for paramedical and other healthcare goods and services - which includes the reimbursement for massage therapy services.

Responses to Questions

Q.1. Do you support the regulation of massage therapists in Saskatchewan as proposed in the attached consultation package? Why or why not?

Yes, the industry supports regulation of massage therapists in Saskatchewan. Massage therapy benefits are often included as part of an employee's overall group benefits plan. In the absence of regulation, each insurer independently determines the requirements that a massage therapist must meet in order for their services to be eligible for coverage under the insurer's benefit plans. Quite often, insurers will look to the requirements of provinces that have regulated massage therapists to determine reasonable requirements for coverage.

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In addition to providing greater clarity for insurers, regulation of healthcare providers, such as massage therapists, helps to ensure that the services that they provide are delivered in accordance with minimum standards of practice, and this enhances the protection of the public generally.

Lastly, the establishment of a regulatory college should provide increased protection to residents of Saskatchewan who will have access to a formal complaints process, and who can be assured of a full disciplinary process.

Q.2.(a) In your opinion what do you see as the possible impacts, both positive and negative, resulting from the proposed regulation of massage therapists?

Positive impacts include better recognition of regulated vs non-regulated providers for insurers, whose benefit plans reimburse for therapeutic massage (not relaxation). A public register of licensed massage therapists that can be consulted by both insurers and members of the public.

In addition, insurers and plan members will have access to a formal complaints process. For insurers, this is important when the insurer detects and confirms inappropriate billings. Complaint decisions will be transparent and posted publically.

Residents of Saskatchewan may benefit from a tax perspective if massage therapists are regulated. Section 22 of the *Income Tax Act, 2000* provides a limited tax credit in respect of medical expenses as defined in section 118.2 of the *Income Tax Act (Canada)*. The federal act defines eligible expenses to include the services of "medical practitioners", including massage therapists, but only if such practitioners are regulated in the jurisdiction in which they provide services. We believe that it would be beneficial for Saskatchewan residents to also have access to this tax credit as it would help mitigate some of the burden of seeking massage treatments. In addition, as there will be more than five massage therapy regulatory colleges established, services provided could be exempt from GST.

Regulated massage therapists in Canada benefit from interprovincial movement as the National Competency Profile is the same in each regulated province.

Of course, it may be more costly for regulated massage therapists to support a regulatory college.

Q.2.(b) What steps/options would you recommend to help alleviate the possible impacts you identified above?

While the impacts noted in this letter are highly positive, it is possible to defray the cost aspect somewhat by potentially regulating into another similar regulatory college, such as the Saskatchewan College of Physical Therapists, however this may be a longer-term consideration.

Q.3. Do you have any additional questions regarding the regulation of massage therapists?

The Massage Therapists Act proposes title protection for the terms ‘massage therapist’ and ‘registered massage therapist’ as well as any variant therein. Consistent titles across Canada are encouraged from a private benefit plan perspective as they serve to reduce confusion with respect to regulated vs non-regulated.

Grandparenting of existing massage therapists into a college can be a concern to private health insurers. We are pleased to see that the four associations have agreed on an individual assessment process against the profession’s National Competency Profile that could result in required upgrading prior to being provided with a license.

Thank you for inviting CLHIA to provide comments on behalf of the insurance industry. We would be pleased to discuss this with your officials at their convenience or provide any other information as needed. Please feel free to contact me at jweir@clhia.ca or 416-359-2003.

Sincerely,

Original signed by:

Joan Weir
Director, Health and Disability Policy