

Massaging Your Liability Insurance

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Massage Therapists have an incredibly hands-on job, with many risks! No matter your level of professionalism, the intimate contact with patients and even threats of the safety of the practices or spas you may be working out of as an MT.

According to the American Massage Therapy Association, "There are often unsubstantiated claims of abuse by clients against their massage therapist." This is just one of the many ways in which MTs must protect themselves.

Document, document! One of the best ways to protect yourself and your clients is to use good documentation. Every client you treat should sign an informed consent agreement. In this document, you'll define the expectations and services your therapy session will include. The client can effectively pick and choose the services s/he is comfortable with, and provide consent for the services you will be performing. This is a great security measure, but it is a way to supplement, not substitute for your [massage therapy malpractice liability plan](#).

Is your informed consent agreement up to par? Review the following items to make sure that your consent form is protecting you.

- Description of your method of massage, techniques and modality
- The procedure - including the process of disrobing and draping
- Your credentials and areas of expertise
- Possible outcomes of the massage therapy session
- Should not imply any guaranteed outcome
- Benefits, limitations and contraindications of each session
- Scope of practice

- Client confidentiality and privacy statement
- Session duration and fees
- Policies for cancellations and late arrival
- Insurance reimbursement capabilities, if any
- Availability and hours of operation
- Collaboration policy with other health professionals

Putting together good documentation is the ideal way to supplement your professional liability policy. Good [malpractice insurance coverage for massage therapists](#) is the only way to ensure that your practice, career and future are not compromised by patients, be it false claims or actual human error. Stay safe, MTs!