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Claiming massage therapy on your health plan: a checklist

A general checklist for anyone in Ontario who claims massage therapy on a workplace or private health plan.

Before you book

- [ ] Find your plan booklet, or ask your insurer or HR.
- [ ] How much does the plan pay for massage therapy each year?
- [ ] Is there a limit per visit, or a percentage you pay yourself?
- [ ] Does the plan need a doctor's note? Some do.
- [ ] Is the massage therapist registered with the College of Massage Therapists of Ontario? Check the public register: cmto.ca.thentiacloud.net/webs/cmto/register
- [ ] Does the therapist bill your plan directly, or do you pay and claim it yourself?

Your receipt should show

- [ ] the date and length of the session
- [ ] your name
- [ ] the massage therapist's name
- [ ] the amount paid
- [ ] the service, described as massage therapy
- [ ] the therapist's registration number and signature

You can ask for an itemized receipt.

After the session

- [ ] Submit the receipt through your insurer's app or website, or on a paper claim form.
- [ ] Check your plan's deadline for claims.
- [ ] Keep the original receipt: plans can ask to see it later.
- [ ] Keep a note of what the plan paid back.

Good to know

- OHIP generally doesn't cover massage therapy outside hospital.
- In Ontario, the part of an RMT's fee that your plan doesn't pay back may count toward the medical expense tax credit. Check with your accountant or tax software.

Full guide: violettarmt.com/guides/rmt-insurance-ontario/

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General information only. It doesn't replace advice from your plan, your accountant or your doctor.