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association of massage therapists ltd

## educator news march 2016

### **Are the private health funds making us sick?**

*In this slightly unusual edition of Educator News, Rebecca Barnett shares her thoughts on the ongoing relationship between the private health insurance industry and the massage therapy profession. The manifold impacts on the training and assessment of future massage therapists are a key factor in this relationship.*

### **It's time for our profession to break its crippling codependence with private health insurance companies. There. I've said it ...**

At first glance, this bold statement might seem completely at odds with much of AMT's advocacy program over the past 20 years, including our massive public campaign last year to retain the private health insurance rebate for massage. Why, when AMT has worked so hard to establish qualified massage therapists as health fund providers, would I even think to question the validity or value of our relationships with the private health insurers? Clearly, I have gone mental. At the very least, I have some serious splainin' to do ...

Let me start by acknowledging how much the private health insurance industry has done to help promote massage therapy as a health intervention over the last 15 years. Time was, there was nary an advertisement for ancillary health cover that didn't feature an image or footage of a happy health fund member receiving a massage. There's a good reason for this: the target market for these advertisements was the young, fit and well. Health funds need lots of young members who don't have complex or chronic health conditions because they subsidise the premiums of those that do, principally the elderly unwell. But young, fit people need inducements to take out ancillary cover and rebates for massage are one of the big carrots that the funds began to dangle more than a decade ago. By all accounts, the strategy of promoting massage as an ancillary benefit appears to have been incredibly successful (perhaps too successful), with annual claims through large funds such as Medibank Private growing exponentially over the last five years.

Clearly, insurance companies have helped to raise the profile of massage therapy, introducing it to a new generation of privately insured Australians who may not have considered seeking treatment otherwise. That's a great thing.

And our clients being able to claim back a portion of their treatment costs is a great thing as well, right? Or is the situation not quite that straightforward?

Through tax incentives and rebates, the Australian government subsidises the private health insurance industry to the tune of around \$11 billion annually. Yep, you read that right. \$11 billion. It costs the taxpayer more than five times the amount that the car manufacturing industry used to, before we stopped subsidising it. Public commentator John Menadue puts this in blunt terms:



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"[T]he Australian motor manufacturing industry did produce things – cars. But the PHI (private health insurance) companies don't produce anything of value. They don't deliver any healthcare at all. Zilch. These companies are expensive financial intermediaries shifting money from the pockets of taxpayers into the pockets of high income earners who then jump the queue for hospital admission."<sup>1</sup>

To make matters worse, some of these PHI companies are foreign owned so these taxpayer dollars effectively flow offshore.

So, those rebates we proudly promote to our clients as an incentive to seek treatment? We're all paying dearly for them before our clients have even paid the premiums that will enable them to claim a small amount back. Is this an arrangement we want to continue to not only tacitly endorse but also whole-heartedly promote in our marketing? We need to think it through at the very least.

Over time, we've also seen a steady decline in the level of ancillary benefits flowing back to health fund members under their cover. Most funds have a maximum claims limit of \$200 per annum for massage and that's at the more generous end of the spectrum. Some funds give back as little as \$12 for an individual treatment. That would barely even buy you a cut lunch now.

To add insult to injury, the gradual winding back of benefits occurred in the context of several funds' increasing intervention in our education standards. Having been at the coalface of this incursion in my capacity as secretary of AMT, I would say that this has been a significant breaking point in the relationship. It remains completely untenable that health funds presume to set educational criteria outside the national health training package standards - the standards that are agreed and established by industry as an outcome of extensive consultation with representative bodies, educators, employers and other stakeholders.

And then there's the conditional love that underpins the relationship. Those of you who have the diligence to carefully read the terms and conditions that you agree to when you become a provider for a fund will know that there's more to the contract than just upholding the kind of professional standards that your Association expects of you anyway. Treatments that attract a rebate are highly circumscribed - Medibank's communication to providers late last year is axiomatic of this phenomenon. We're corralled firmly inside the disease model of care, while prevention, wellness and relaxation are exiled to the outer reaches of clinical irrelevance. Fund benefits can only be paid out to "fix" or "remediate" something that is broken or injured, rather than being used to support maintenance of good health and wellbeing.

It is perhaps this last point that troubles me the most since it sounds the biggest alarm that we're losing our way as a profession. When we started out on this relationship with the funds, did we genuinely intend to become all about the treatment of injuries? Can we be confident that we can and will hold out against the incentive to pathologise normal which seems to be endemic to a disease-based model of health care? Do we really just want to fix broken stuff all the time? Can we successfully balance this path - and let's hope it is indeed a path and not a blind alley - against the need to honour the irreducible benefit of treating the whole person for the sake of, well, the whole person? Do we really want to abandon the very thing that got us all here in the first place - the profound impact of plain old, unmediated touch? Is that too many questions

The disconnect between the image of massage that the private funds traditionally promote and what they actually pay out on is also creating a huge headache for us. While it appears to be all about the bliss, relaxation and indulgence in the marketing, at the coalface we're clearly required to be all about the injury and dysfunction. So where do all those healthy young people with perfectly functioning bodies stand if they actually want to claim on a 'clinically unnecessary' relaxation massage? Well, they're basically screwed. But it's not the health funds that will be breaking that news to them ...

## educator news

However, my biggest beef about our relationship with the health funds is that they need us way more than we need them yet we operate as if it's the other way around. There's a level of desperation and obsession within our profession around being a health fund provider that is not borne out in the marketplace. It's not uncommon for AMT members to take up to a year to discover that they are no longer registered as providers. Too many of us are driven by the perception that all of our clients are making insurance claims or relying on rebates but, in reality, there's vast numbers of clients who don't, can't or perhaps just can't be bothered claiming.

Fundamentally, though, my personal dis-ease boils down to this: I believe our profession has outgrown the relationship. It's time to renegotiate and redefine our boundaries. We don't depend on private health funds to bring clients to our door. We actually never have. We have created, and continue to create, unprecedented public demand for massage therapy, not the funds. We have dedicated ourselves to the care and service of our clients, not the funds. We have demonstrated the profound benefits of massage to countless clients, not the funds. We have shown that massage is a credible health intervention, not the funds. We have earned the loyalty, respect and even gratitude of our clients, not the funds. We can stand on our two feet. We should bloody well be bursting with pride, rather than dancing to the tune of insurance companies.

AMT turns 50 years this year. We've been blessed to both nurture and witness the extraordinary maturation of the massage therapy industry into a fledgling but strong profession.

We all built this city. We can accept the health funds as tenants but I reckon we're still lords the domain.