

Health funds and your massage business

Many students approach me for advice regarding the impact of health fund rebates and their massage business.

More often than not they have just seen a job advertisement looking for a massage therapist that states: must have health funds. The students become concerned then that they will not be successful if they do not cover all health fund rebates.

This article is the advice and information I get my students to consider.

What are health fund rebates?

Clients who have private health cover (about fifty per cent of Australians) may be eligible to claim a portion of their massage treatment back from their private health fund.

For example, depending on their level of cover, a client who has an \$80 massage treatment could claim \$25 back on up to five of these treatments over the course of a year.

This private health fund rebate effectively reduces the price of the treatment. Hence it may prove a benefit in promoting your service to clients.

What are the facts about private health and health funds?

Sometimes the benefits of health fund rebates on a potential massage business can be overstated. It is important to understand and evaluate the impact that health fund provider status has on your intended massage career or business.

- Only fifty per cent of Australians have private health cover which means fifty per cent of potential clients cannot claim
- Not all of the fifty per cent of Australians with private healthcare can claim for massage treatments. Only some levels of cover offer rebates for massage.
- The type of massage career you intend to have may not involve rebates to begin with i.e. sporting teams, treating alongside an allied health professional, treatments for non-Australian residents such as a tourist.
- There are around fifty health funds in Australia. Each carries their own set of rules and criteria for therapists!

Why not just do the Diploma and get all health funds covered?

While the Certificate IV in Massage covers only a portion of health funds, it used to be true that if you held the Diploma of Remedial Massage qualification you would be automatically eligible for all health funds provider status.

However, more recently, some private health funds have independently mandated learning requirements needed to gain access to their private provider scheme. In order to gain a provider status the student's choice of qualification and study mode must fulfil these requirements.

So getting all our health funds is now determined by how you studied for your qualification and not the qualification itself.

There are too many health funds and too many different mandated requirements to list in this article. But as an example, distance education and intensive learning courses are generally perceived as NOT being sound

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learning methods by health funds.

Unfortunately education as a whole is going the other way on this one, embracing technology and growing the range of flexibility learning options to student's who cannot make the classroom. Which means students who need, or prefer, a massage course based on distance learning or flexibility may no longer be eligible for certain health funds.

Do I need health fund status to be successful?

The simple answer is no.

As stated previously, a client rebate will reduce the treatment price for a client and be a marketing tactic for you to use.

But I would not like to build any business, especially a massage practice, where just one the single marketing tactic is used to attract and retain clients.

I personally see many of our graduates launch and maintain very successful careers without offering health rebates to clients. In fact, I also manage a successful private clinic in

the middle of Sydney CBD that is extremely popular despite not offering all health fund rebates to clients.

How do they do it? They focus on the many more ways to market and retain clients than just a cheaper price. This would include their product quality, product range, their location, their client communications and their customer loyalty.

So what are my options with my qualification and health funds?

If your preferred qualification and method of study does not automatically result in you getting health fund provider status, then consider the following:

- Do I really need health fund rebates for clients as part of my intended massage practice or career anyway?
- Do I value the flexibility of study more importantly than meeting health fund training requirements?
- Can I start my career without health fund provider status and upgrade later if I feel the need?

In addition:

- Stay in contact with your association on the latest information on health funds
- Ensure health fund rebates do not dominate your marketing thinking for your clinic – you will limit opportunities

I also recommend students always just start on qualifying with their Certificate IV in Massage first and only upgrade to the Diploma of Remedial Massage if they feel they can benefit from increasing their knowledge and range of skills this course offers.

By gaining more knowledge and skills, you are able to offer a better health service to your clients. This should be the primary reason for choosing the course you want to do and not chasing health fund requirements.

Matthew Smith is the Director of the NSW School of Massage, where he holds regular marketing workshops. He holds a Bachelor of Commerce (UNSW) degree and qualifications in massage and personal training. www.schoolofmassage.com.au

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