



DUPUIS LANGEN
FINANCIAL MANAGEMENT

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The Wellness Report

A FOCUS ON HEALTH



Massage Therapy

One of the fastest growing trends in many group benefits plans is the increase in paramedical expenses, in particular massage therapy. While insurance companies and employers recognize the value of massage therapy, they also recognize the potential for fraud, abuse and misuse of related benefits.

What's fueling the trend?

There are lots of reasons for the rise in health insurance claims for massage therapy. Some of these include:

- the aging population,
- referrals by doctors in recognition of massage's value,
- word of mouth referrals from patients who have experienced therapeutic improvement, and
- a benefits-savvy public that is more likely to seek treatment.

Unfortunately there are other factors of serious concern by a minority of practitioners. And the actions of a few are influencing utilization and putting future coverage at risk.

Areas of concern:

- Bundling of services – overcharging or exaggerating the massage therapy charge to cover non-massage therapy products or services.
- Misrepresentation – providing a receipt for massage therapy when another service was performed or product provided.
- Promotion of treatments beyond what's necessary to treat the medical condition – sometimes offering "volume" discounts.
- Use of experimental or unproven techniques not in accordance with treatment recognized by the massage therapy competency standards and the profession, but being billed as massage therapy.
- Unconventional, non-medical massage therapy approaches that increase cost and utilization, without adding therapeutic value.

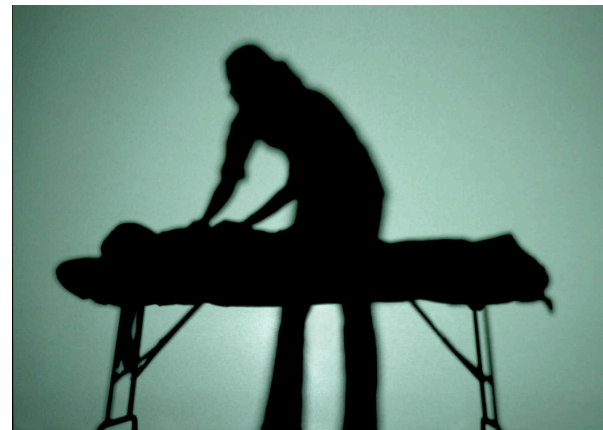
- Use of Registered Massage Therapist (RMT) credentials by unlicensed individuals and clinics for the purpose of claims submission either with, or without, the RMT's knowledge.
- Providing receipts that do not state that the charge is for a missed appointment – which is not eligible for coverage.
- Misrepresenting information (such as the client name or service date) to help the patient obtain payment.

Itemizing of services

Massage therapy is provided in a variety of settings including the practitioner's home, the client's home, at a clinic, a multi-disciplinary clinic, spas and salons. In some settings, services other than massage therapy are provided. For example, facials, tanning, teeth whitening, and other aesthetic services might be purchased by the plan member/client.

The RMT must ensure that the eligible portion of the service is clearly detailed and not included as part of a bundled package that includes non-massage therapy services. This allows the insurance company to consider the claim for payment. Failure to itemize the massage therapy portion of the service will delay claim processing and could be considered misrepresentation and/or falsifying a record. Leaders in related disciplines not only understand the importance of maintaining professional integrity, they also want to ensure patients continue to benefit from the important work RMTs perform.

Source Manulife



210-13900 Maycrest Way
Richmond BC V6V 3E2
Phone: 604.270.1142
Toll Free: 1.888.766.6390
Fax: 604.270.3662
Toll Free Fax: 1.888.636.1430
Website: www.dupuislangen.com
Email: info@dupuislangen.com

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"Health is a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity"
~ World Health Organization

Group life and health plans * Registered pension plans * Group RSPs * Tax Free Savings Account (TFSA's)
Critical illness plans * Long term disability plans * Integrated benefit solutions * Private Health Services Plans (PHSPs)

RECIPE CORNER

Orange Glazed Salmon

Makes 4 servings

Cutting down salt by using simple ingredient of orange zest and orange juice to enhance flavour, heart healthy salmon has never tasted this good. Enjoy the benefit of omega-3 without giving up on taste.

Ingredients:

- 12 oz (360 g) salmon fillet (without skin)
- 1 tsp (5 mL) orange zest
- 1 whole (4.5 oz/131 g) fresh orange (juiced)
- 1 tsp (5 mL) honey
- ½ tsp (2 mL) salt
- ½ tsp (2 mL) pepper
- 2 tsp (10 mL) olive oil

Directions:

1. Thoroughly wash and dry orange before zesting.
2. Use a medium-fine grater, grate the orange until only the white pith remains over the fruit. The orange zest will be used to flavour the salmon. Be careful not to use any white pith as it is bitter in taste.
3. Cut orange in half and squeeze out all the juice.
4. Mix orange juice, honey, salt, pepper and orange zest together to make marinade for the salmon.
5. Pour marinade over salmon and marinate salmon for 15 minutes.
6. Remove salmon from marinade. Save marinade to make the glaze for the salmon later on.
7. Brush salmon with olive oil before placing them on the heated grill. Cook until fish turn opaque and turn the salmon over once during cooking. It will take approximately 7-9 minutes altogether pending on the thickness of the salmon.
8. In a small pot using high heat, reduce the leftover marinade to a glaze.
9. Drizzle the glaze over salmon before serving.

Nutritional information per serving (3 oz/85 g)

Calories: 194 Protein: 17 g Fat: 12 g
Saturated Fat: 2 g Dietary cholesterol: 48 mg
Carbohydrate: 4 g Dietary fibre: 0 g
Sodium: 339 mg Potassium: 312 mg

Developed by Sosan Hua, RD. ©The Heart & Stroke Foundation.



Walking helps keep body and brain young

By Dorene Internicola, Reuters

Everyone knows that walking limbers the aging body, but did you know it keeps the mind supple as well?

Research shows that walking can actually boost the connectivity within brain circuits, which tends to diminish as the grey hairs multiply.

"Patterns of connectivity decrease as we get older," said Dr. Arthur F. Kramer, who led the study team at the University of Illinois at Urbana-Champaign.

"Networks aren't as well connected to support the things we do, such as driving," he said. "But we found as a function of aerobic fitness, the networks became more coherent."

Kramer's walking study, which was published in the journal *Frontiers in Aging Neuroscience*, tracked 70 adults from 60 to 80 years old over the course of a year. A toning, stretching, strengthening group served as a control against which to evaluate the previously sedentary walkers.

"Individuals in the walking group, the aerobics training group, got by far the largest benefits," he said, and not just physically.

"We also measured brain function," said Kramer, whose team used functional magnetic resonance imaging (fMRI) to examine brain networks. A group of 20-to-30-year olds were tested for comparison.

"The aerobic group also improved in memory, attention and a variety of other cognitive processes," Kramer said. "As the older people in the walking group became more fit, the coherence among different regions in the networks increased



and became similar to those of the 20-yr olds," Kramer explained.

But the results did not happen overnight. Effects in the walking group were observed only after they trained for 12 months. Six-month tests yielded no significant trends.

The findings come as no surprise to Dr. Lynn Millar, an expert with the American College of Sports Medicine. She said while walking might seem like a simple activity, the brain is actually working to integrate information from many different sources.

"When we walk we integrate visual input, auditory input, as well as input that's coming from joints and muscles regarding where the foot is, how much force, and things like that " said Millar, a professor of Physical Therapy at Andrews University, in Berrien Springs, Michigan.

"It's that old concept: if you don't use it you lose it," she said. "In order for something to be beneficial we need to do it repetitively, and walking is a repetitive activity."

Millar, author of "Action Plan for Arthritis," said while some changes are inevitable with age, they don't have to happen as quickly as they do in some people.

"We know reaction time gets slower as we age, but activity is a big modifier," she said, "so if we do trip we'll be able to get that leg out and catch ourselves."

Kramer, who also works with the military and people with disabilities, continues to work on mediating the negative effects of aging with lifestyle choices.

"We're interested in understanding brain plasticity but we're also interested in doing something about it," he said. "We can wait for that wonder drug or we can do something today."

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