

Introduction

Success depends on the following elements:

Intention—Goals

Intuition—Following inner guidance

Inspiration—Ideas that manifest the dream

Therapeutic massage can be:

Career (chosen pursuit, life work)—to be self-employed and develop a massage business

Job (regular activity done for payment)—to be employed as a massage practitioner

Motivation

Motivation is the internal drive that provides energy to do what is needed to accomplish a goal.

Without the motivation to stick to the commitment, people give up during difficult times.

Motivation begins with knowing what you want.

Components of Motivation

Know thyself: Do not persist with something that goes against your core values.

Follow your dream: Success flows from desire and motivation.

Accept that experience is the best teacher: Learn from mistakes as well as successes.

Ask “What’s in it for me?” Recognize benefits to be gained from process.

A business person needs to hire a lawyer, an accountant, a skilled bookkeeper, an advertising/marketing consultant, and a business plan advisor.

Recognize that self-concept matters: A successful business is built on who we are and not on what others want us to be.

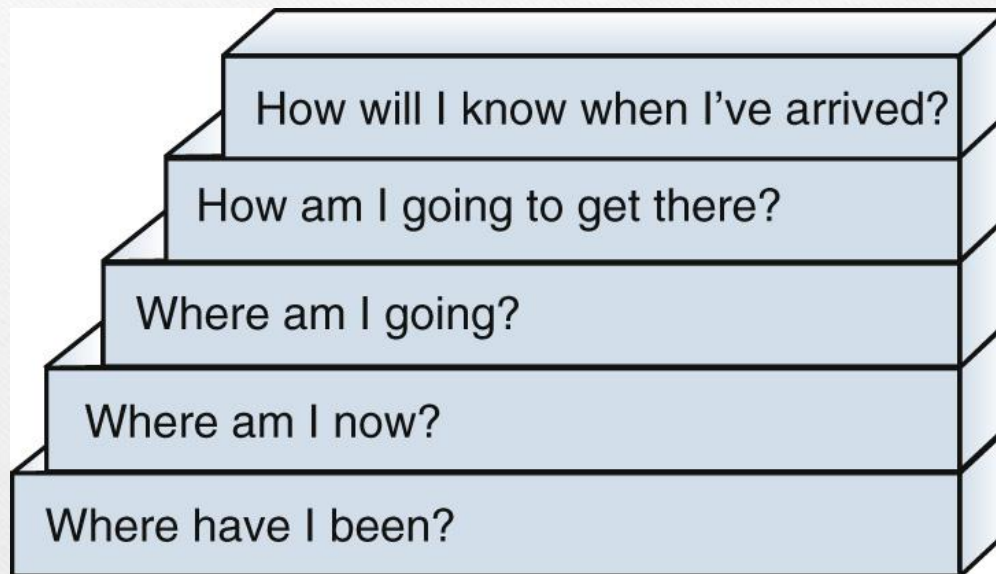
Believe in your product: Understand and explain the benefits of therapeutic massage.

Provide a quality product that emphasizes technical skills and a caring, nurturing, and nonjudgmental touch.

Whatever we believe becomes our reality

What we do with confidence can become our self-fulfilling prophecy. We attract into our lives that which harmonizes with our dominant thoughts

Job Preparation



Seeking Help

Helpful business consultants:

Lawyer

Accountant

Bookkeeper

Advertising and marketing consultant

Adviser for business planning

Recognizing the areas in which we are not as strong is even more important, because these limitations can influence our business activities adversely.

Other resources:

Local Chamber of Commerce

Small Business Administration (SBA)

Service Corps of Retired Executives (SCORE)

These resources are all free

Motivation themes:

Whatever we believe—with emotion and feeling—becomes our reality.

What we do with confidence can become our self-fulfilling prophecy.

We attract into our lives that which harmonizes with our dominant thoughts.

Many motivational audio programs, books, and speakers are available that can be used for inspiration.

The overlapping themes presented here, which can be found in most of these sources, are the kernels of truth.

Burnout

Motivation is lost when a person is burned out (i.e., when energy is used faster than it is restored).

Avoid burnout by:

taking care of your physical needs (resting, eating well),

taking care of your spiritual needs, and

continuing your education or taking vacations.

"Living on purpose" is drawing strength from knowing that what we have to offer is valuable; living on purpose is the key to motivation

The Résumé

A résumé is a compilation of professional and personal data.

Seek assistance to complete a proper résumé:

Local Chamber of Commerce

Library

Internet

A good résumé becomes part of the promotional materials we use when self-employed and is necessary to apply for a job in the massage field.

Components of a Résumé

Information about present and past employment in the following order:

1. Dates of employment
2. Companies
3. Titles held
4. Job functions

When and where you received your education

The résumé should include highlights of the scope and depth of your experience and your responsibilities at each position.

It describes the knowledge you have gained and developed throughout your career that relates to the position for which you are applying; this information, in turn, prompts the interviewer to ask questions.

Cover Letter

Introduction to hiring company

Tells:

Who you are

The position for which you are applying

How you found out about the position

A brief explanation of why you should be called for an interview

In writing the cover letter, use action verbs that are descriptive and concrete, that really sell your experience, skills, and abilities.

Sample Cover Letter

Luke Fritz, MT, NCTMB

2050 Leisure Lane, Lapeer, MI 48446
(123) 456-7890 / leisurelymassage@hec.com

October 20, 20xx

Jana Larke
222 Relaxation Drive
Your Town, State 00000

Dear Ms Larke:

I am writing this letter in response to your need for an entry-level massage therapist. Given my excellent capabilities and training, I am confident you will find me an ideal candidate for this position. I would greatly appreciate your consideration. My resume is enclosed for your review.

I am trustworthy, competent, well-trained, and personable, and will dedicate myself to providing your clients with a quality massage experience. I also have advanced skills obtained from my clinical training. A graduate of the Health Enrichment School, I am currently working as a massage therapist at Sherri's Hair Salon in Lapeer. With my clinical education and relevant experience, I believe you will be very pleased with my performance.

I appreciate your time in reviewing my credentials and thank you in advance for your consideration. I look forward to speaking to you and setting up a time for an interview and demonstration of my skills. Please feel free to contact me anytime at (123) 456-7890.

Sincerely,

Luke Fritz, MT, NCTMB

The cover letter should be one half to three fourths of a page long and should be printed on plain, white or ivory, professional-grade paper.

The main heading of the résumé highlights your name and provides the contact information on one line, followed by empty space.

Use the same name on your references page, cover letters, and thank you letters. By creating a professional-looking letterhead, you offer a consistent image to the hiring manager.

The résumé should be printed on the same paper as your cover letter.

Summary of qualifications – three high-impact statements that quantify accomplishments:

1. Highlight years of experience
2. Identify areas of expertise
3. Identify personal attributes important to the role and company

A résumé can be written in many different ways. Most begin by summarizing the applicant's qualifications that pertain to the position.

This section should be put at the beginning of the résumé, right under the space left after the name and contact information.

The Interview

Allows:

Employer to get to know person applying for position

Applicant to ask questions about company and position

Through the interview process, the employer develops a good sense of the applicant's communication skills, which are demonstrated when the applicant answers questions, provides feedback on possible situations, and asks questions about the position and company.

Preparing for the Interview

Communication

Research the company, the setting, and the position for which you are applying

Lack of conversation may signal lack of interest

Be sure to write down the interviewer's answers to questions about the position and the company for future reference; this is another way of showing the employer that the applicant truly wants the position.

Dressing for success

Neat and clean attire and shoes

Conservative business dress

Bring uniform and supplies in case demo necessary during interview

No gum, candy or other objects in your mouth

Minimal jewelry

Ensure you have no body odor

If you perform massage as part of interview, bring an appropriate uniform to interview and change before giving the massage

Interview questions

What do you consider your greatest strengths and weaknesses?

Describe a time when you were faced with problems or stresses at work that tested your coping skills. What did you do?

How do you deal with competition? Are you a competitive person?

What would you consider an ideal work environment?

When the interviewer asks questions, make eye contact when you answer and be confident.

Interview questions (cont'd)

What are your long-range career objectives, and what steps have you taken toward realizing them?

How well do you work with people? Do you prefer working alone or as part of a team?

What do you think are the qualities of an effective leader?

What do you do when people disagree with you? How do you manage conflict?

You need to prepare answers in advance to these questions.

Closing the interview

Reiterate skills and strengths

Why you are a good fit

Ask interview if you can send references and/or set up demo message

Ask when decision will be made

Shake hands

Send thank you note

You should have an idea of what you will say when leaving the interview.

Verifying how you should contact the employer to follow up (phone or e-mail) shows that you are considerate and polite.

A handwritten note is the most professional way to thank the employer, but if time is an issue (e.g., the decision will be made quickly), an e-mail may be more appropriate.

Self-Employment or Employment by Others

Self-employment traits and requirements

Entrepreneur – a person who organizes, operates, and assumes the risk of a business venture

Long hours

Deep commitment

Successful self-employment requires an entrepreneurial spirit.

Self-employed people must be self-starters with a broad range of professional and business skills.

Employee opportunities

Health care system

Spa industry

Personal service industry

Fitness industry

Recreation industry

Massage franchises

The most rapid expansion of employment opportunities is occurring in the spa setting and in the health care system.

The massage profession has seen a steady increase in jobs and career opportunities in the more traditional employee market, in which the massage practitioner goes to work for an individual or a company at an hourly wage or salary.

“Know thyself:”

How disciplined am I?

Do I wait until the last minute to do a job?

Am I on time or do I usually run late?

Do I keep myself organized?

In determining whether self-employment is their best choice, professionals should ask themselves these questions.

True Earnings and Real Time

\$50,000 gross income = \$25,000 net income

50 weeks x 20 clients per week at \$50 per client =
\$50,000 gross

50% will be spent on overhead costs

Real time – amount of time actually put into the business

Overhead costs include rent, advertising, linens, supplies, phone, mailings, and postage.

The self-employed massage therapist also must consider real time, where for every hour spent giving a massage, at least 1 hour will be spent on business work, such as records, clean up, advertising, and marketing.

When all factors are considered, the earnings end up being about the same whether the practitioner is an hourly wage employee or the owner of his or her business.

Advantages and Disadvantages of Self-Employment

Advantages:

Business income could be increased by subletting office space or because advertising expenses decrease after several years

More freedom to self-direct

Flexibility in scheduling work hours

Other advantages include the practitioners choosing what they wear and what kind of work they perform.

Disadvantages:

Numerous responsibilities (business and client services)

Isolation and lack of peer support

Inability to leave business for any length of time

Group benefits are unavailable

Membership in professional associations can offset the benefit issue because group insurance programs are available through them.

Advantages and Disadvantages of Employee Status

Advantages:

Pay increase

Not responsible for any of the business concerns

Creating an environment of support with colleagues

Benefits and vacation

Disadvantages:

Adherence to business rules and regulations

Less flexibility in work scheduling

A shared work space

Client Retention

Develop a client base that maintains a regular appointment schedule.

Explain the benefits of regular massages to your clients.

Ask clients to schedule their next appointments.

Remind clients of their appointments by phone or mail.

Educate clients to understand that massage's benefits are reduced if it is not continued: the benefits of massage are cumulative and are more sustainable with regular appointments. Clients who come for one session might decide to make massage a part of their routine

A client might commit to regular schedules if he or she experiences measurable improvements in a safe, professional, and ethical massage environment.)

Reality Check

Is client retention a problem?

Evaluate skills

Ask yourself questions

Scrutinize yourself and your business

Were my communication skills effective?

Did I establish rapport with the client?

Did I look professional?

Did I offend the client?

Did something about my appearance make the client feel uncomfortable?

Was my hygiene impeccable?

Could an offensive environmental or body odor have been a problem?

Was the massage environment safe, clean, and comfortable?

Did I talk too much during the massage?

Did I use the appropriate massage methods and pressure levels?

Did the massage I provided meet the client's goals?

Did some sort of behavior I have make the client uncomfortable?

Are my fees reasonable?

Do my fees support retention?

Reimbursement

Fees and incentives are great marketing tools.

Investigate what others located within a 1-hour radius are charging; set fees in mid-range.

Offer incentives and coupons, but undercutting usually is not a good idea.

The equity hypothesis states that people usually live according to an equal exchange for services rendered or for goods received. Therefore, it is important to charge what the massage is worth in time value. If the fee is too high, it will not attract regular weekly and biweekly clients. If the fee is too low, the therapist might begin to resent the time spent with the client.)



Include travel time when performing on-site massage.

Offer discounts to clients who schedule regular visits (massage package).

Review fees yearly.

Notify clients of fee changes at least 30 days in advance.

Box 3-3 Typical Fee Structure and Analysis of Income

Below is a breakdown of session lengths and client fees. Setting up a table like the one below can provide you with insight to your future earnings.

Duration of Massage Session	Low-end Fee	High-end Fee	Average
½ hr	\$25	\$35	\$30
1 hr	\$40	\$60	\$50
1½ hr	\$60	\$80	\$70
1-hr on-site	\$90	\$150	\$120

But this is only a start to figuring out how much you could be earning. You need to consider more than the time that is spent in the session—setup, possible travel, and other associated costs must be considered. It is essential to consider “real time” when calculating income. There is always time between sessions and things to attend to. Below is a breakdown of massage session lengths, “real time” required, and the income generated based on the average earnings from above.

Massage Duration	“Real Time” Required	Income Generated Based on Average Rate
½-hr massages	¾ hours (45 minutes)	\$30 (\$40 per hour)
1-hr massages	1¼ hours (75 minutes)	\$50 (\$40 per hour)
1½-hr massages	1¾ hours (105 minutes)	\$70 (\$40 per hour)
1-hr on-site massage	3 hours (180 min)	\$120 (\$40 per hour)

A massage therapist does 25 1-hr massage sessions per week at \$50 per massage, which equals \$1250 in gross income. 50% of the gross income is deducted for overhead expenses and taxes. This leaves \$625 of net income. It takes approximately 32 hours of real time to complete 25 1-hr massage sessions. In addition, it is necessary to manage the business and take care of office and cleaning responsibilities. At a minimum this would be 8 hrs per week. The actual work week is 40 hrs per week. Hourly income would come to \$15.63. The amount would result in an annual average net income (in pocket) of \$32,500.

Self-Employment vs. Employee Incomes

Business costs

Self-employed

Spend $\frac{1}{2}$ of gross income on expenses

Set aside $\frac{1}{3}$ of net income for taxes

1 hour massage = 1 hour extra business time (2 hours total)

On-site massage considerations

Always remember that each hour spent doing massage requires at least 1 hour of business management time. Giving 20 1-hour massage sessions is at least 40 hours of work if a person is self-employed.

For an on-site massage session, the practitioner travels to the client's home or business, and travel and setup time must be figured into the fee.

Hourly wage

\$9-\$20 average hourly wage

\$8-\$10/hr beginning wage

Usually paid for time spent on location even if massage not given

Salary

Paid on the basis of completion of tasks rather than number of hours worked

Wages for employee massage professionals can be hourly, salary, or percentage based as long as the minimum wage requirement per hour worked is paid to the employee.

According to the U.S. Bureau of Labor Statistics, the average yearly net income for a full-time massage professional is \$20,000 to \$35,000. This is about \$10 to \$15 per hour based on a 40-hour work-week.

Plus Tips

Insurance or Third-Party Reimbursement

Insurance companies pay for therapeutic massage if:

the massage therapist is an employee of a licensed medical professional or managed care corporation, and the client may be able to collect with a prescription for massage from his/her physician and a receipt showing payment.

A massage therapist can be an independent provider who is contracted with a managed care corporation.

Some health plans allow direct access (no referral or prescription required) for massage therapy benefit coverage.

Insurance Claim Form

In some areas, licensed massage therapists may be able to bill insurance companies directly, though this is not common.

1500

HEALTH INSURANCE CLAIM FORM

APPROVED BY NATIONAL UNIFORM CLAIM COMMITTEE 08/05

PICA <input type="checkbox"/> <input type="checkbox"/>										PICA <input type="checkbox"/> <input type="checkbox"/>						
1. MEDICARE <input type="checkbox"/> MEDICAID <input type="checkbox"/> TRICARE <input type="checkbox"/> CHAMPVA <input type="checkbox"/> GROUP HEALTH PLAN <input type="checkbox"/> FECA BLK LUNG <input type="checkbox"/> OTHER <input type="checkbox"/> <small>(Medicare #) (Medicaid #) (Sponsor's SSN) (Member ID) (SSN or ID) (SSN) (ID)</small>	2. PATIENT'S NAME (Last Name, First Name, Middle Initial)	3. PATIENT'S BIRTH DATE MM DD YY		SEX M <input type="checkbox"/> F <input type="checkbox"/>		4. INSURED'S I.D. NUMBER (For Program in Item 1)	4. INSURED'S NAME (Last Name, First Name, Middle Initial)	5. PATIENT'S ADDRESS (No., Street)	6. PATIENT RELATIONSHIP TO INSURED Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other <input type="checkbox"/>	7. INSURED'S ADDRESS (No., Street)	8. PATIENT STATUS Single <input type="checkbox"/> Married <input type="checkbox"/> Other <input type="checkbox"/> Employed <input type="checkbox"/> Full-Time Student <input type="checkbox"/> Part-Time Student <input type="checkbox"/>	9. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial)	10. IS PATIENT'S CONDITION RELATED TO: a. EMPLOYMENT? (Current or Previous) YES <input type="checkbox"/> NO <input type="checkbox"/> b. AUTO ACCIDENT? PLACE (State) YES <input type="checkbox"/> NO <input type="checkbox"/> c. OTHER ACCIDENT? YES <input type="checkbox"/> NO <input type="checkbox"/> d. IS THERE ANOTHER HEALTH BENEFIT PLAN? YES <input type="checkbox"/> NO <input type="checkbox"/> # yes, return to and complete item 9 a-d.	11. INSURED'S POLICY GROUP OR FECA NUMBER	12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE I authorize the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment below. SIGNED _____ DATE _____	13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE I authorize payment of medical benefits to the undersigned physician or supplier for services described below. SIGNED _____ DATE _____
14. DATE OF CURRENT ILLNESS (First symptom) OR INJURY (Accident) OR PREGNANCY (LMP) MM DD YY	15. IF PATIENT HAS HAD SAME OR SIMILAR ILLNESS, GIVE FIRST DATE MM DD YY	16. DATES PATIENT UNABLE TO WORK IN CURRENT OCCUPATION FROM MM DD YY TO MM DD YY	17. NAME OF REFERRING PROVIDER OR OTHER SOURCE	17a. _____	17b. NPI _____	18. HOSPITALIZATION DATES RELATED TO CURRENT SERVICES FROM MM DD YY TO MM DD YY	19. RESERVED FOR LOCAL USE	20. OUTSIDE LAB? \$ CHARGES YES <input type="checkbox"/> NO <input type="checkbox"/>	21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY: (Relate items 1,2,3 or 4 to item 24E by Line) 1. _____ 3. _____	22. MEDICAID RESUBMISSION CODE ORIGINAL REF. NO.	23. PRIOR AUTHORIZATION NUMBER					
24. A. DATE(S) OF SERVICE From MM DD YY To MM DD YY	B. PLACE OF SERVICE EMG	C. PROCEDURES, SERVICES, OR SUPPLIES (Explain Unusual Circumstances) CPT/HCPCS I MODIFIER	D. DIAGNOSIS POINTER	E. \$ CHARGES	F. \$ CHARGES	G. DAYS OR UNITS	H. EPICOT FROM FILE	I. ID. QUAL.	J. RENDERING PROVIDER ID. #	NPI	NPI	NPI	NPI	NPI	NPI	
25. FEDERAL TAX I.D. NUMBER	SSN EIN <input type="checkbox"/> <input type="checkbox"/>	26. PATIENT'S ACCOUNT NO.	27. ACCEPT ASSIGNMENT? (For govt. clients, see back) YES <input type="checkbox"/> NO <input type="checkbox"/>	28. TOTAL CHARGE \$	29. AMOUNT PAID \$	30. BALANCE DUE \$	31. SIGNATURE OF PHYSICIAN OR SUPPLIER INCLUDING DEGREES OR CREDENTIALS (I certify that the statements on the reverse apply to this bill and are made a part thereof.)	32. SERVICE FACILITY LOCATION INFORMATION	33. BILLING PROVIDER INFO & PH. # ()	a. NPI	b. NPI					

NUCC Instruction Manual available at: www.nucc.org

APPROVED OMB 0938-0999 FORM CMS-1500 (08/05)

WCMS-1500CS

A

The advisability of dealing with insurance companies is controversial, and some professionals are even beginning to refuse to participate in health insurance programs; they have begun to adjust their fee schedule and are returning to a cash-for-services system.

BECAUSE THIS FORM IS USED BY VARIOUS GOVERNMENT AND PRIVATE HEALTH PROGRAMS, SEE SEPARATE INSTRUCTIONS ISSUED BY APPLICABLE PROGRAMS.

NOTICE: Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

REFERS TO GOVERNMENT PROGRAMS ONLY

MEDICARE AND CHAMPUS PAYMENTS: A patient's signature requests that payment be made and authorizes release of any information necessary to process the claim and certifies that the information provided in Blocks 1 through 12 is true, accurate and complete. In the case of a Medicare claim, the patient's signature authorizes any entity to release to Medicare medical and nonmedical information, including employment status, and whether the person has employer group health insurance, liability, no-fault, worker's compensation or other insurance which is responsible to pay for the services for the Medicare claim is made. See 42 CFR 411.24(a). If item 9 is completed, the patient's signature authorizes release of the information to the health plan or agency shown. In Medicare assigned or CHAMPUS participation cases, the physician agrees to accept the charge determination of the Medicare carrier or CHAMPUS fiscal intermediary as the full charge, and the patient is responsible only for the deductible, coinsurance and noncovered services. Coinsurance and the deductible are based upon the charge determination of the Medicare carrier or CHAMPUS fiscal intermediary if this is less than the charge submitted. CHAMPUS is not a health insurance program but makes payment for health benefits provided through certain affiliations with the Uniformed Services. Information on the patient's sponsor should be provided in those items captioned in "Insured"; i.e., items 1a, 4, 6, 7, 9, and 11.

BLACK LUNG AND FECA CLAIMS

The provider agrees to accept the amount paid by the Government as payment in full. See Black Lung and FECA instructions regarding required procedure and diagnosis coding systems.

SIGNATURE OF PHYSICIAN OR SUPPLIER (MEDICARE, CHAMPUS, FECA AND BLACK LUNG)

I certify that the services shown on this form were medically indicated and necessary for the health of the patient and were personally furnished by me or were furnished incident to my professional service by my employee under my immediate personal supervision, except as otherwise expressly permitted by Medicare or CHAMPUS regulations.

For services to be considered as "incident" to a physician's professional service, 1) they must be rendered under the physician's immediate personal supervision by his/her employee, 2) they must be an integral, although incidental part of a covered physician's service, 3) they must be of kinds commonly furnished in physician's offices, and 4) the services of nonphysicians must be included on the physician's bills.

For CHAMPUS claims, I further certify that I (or any employee) who rendered services am not an active duty member of the Uniformed Services or a civilian employee of the United States Government or a contract employee of the United States Government, either civilian or military (refer to 5 USC 5536). For Black-Lung claims, I further certify that the services performed were for a Black Lung-related disorder.

No Part B Medicare benefits may be paid unless this form is received as required by existing law and regulations (42 CFR 424.32).

NOTICE: Any one who misrepresents or falsifies essential information to receive payment from Federal funds requested by this form may upon conviction be subject to fine and imprisonment under applicable Federal laws.

NOTICE TO PATIENT ABOUT THE COLLECTION AND USE OF MEDICARE, CHAMPUS, FECA, AND BLACK LUNG INFORMATION

(PRIVACY ACT STATEMENT)

We are authorized by CMS, CHAMPUS and OWCP to ask you for information needed in the administration of the Medicare, CHAMPUS, FECA, and Black Lung programs. Authority to collect information is in section 205(a), 1962, 1872 and 1874 of the Social Security Act as amended, 42 CFR 411.24(a) and 424.5(a) (6), and 44 USC 3101; 41 CFR 101 et seq and 10 USC 1079 and 1086; 5 USC 8101 et seq; and 30 USC 901 et seq; 38 USC 613; E.O. 9397.

The information we obtain to complete claims under these programs is used to identify you and to determine your eligibility. It is also used to decide if the services and supplies you received are covered by these programs and to insure that proper payment is made.

The information may also be given to other providers of services, carriers, intermediaries, medical review boards, health plans, and other organizations or Federal agencies, for the effective administration of Federal provisions that require other third parties payers to pay primary to Federal program, and as otherwise necessary to administer these programs. For example, it may be necessary to disclose information about the benefits you have used to a hospital or doctor. Additional disclosures are made through routine uses for information contained in systems of records.

FOR MEDICARE CLAIMS: See the notice modifying system No. 09-70-0501, titled, "Carrier Medicare Claims Record," published in the Federal Register, Vol. 55 No. 177, page 37549, Wed. Sept. 12, 1990, or as updated and republished.

FOR OWCP CLAIMS: Department of Labor, Privacy Act of 1974, "Republication of Notice of Systems of Records," Federal Register Vol. 55 No. 40, Wed Feb. 28, 1990, See ESA-5, ESA-6, ESA-12, ESA-13, ESA-30, or as updated and republished.

FOR CHAMPUS CLAIMS: PRINCIPLE PURPOSE(S): To evaluate eligibility for medical care provided by civilian sources and to issue payment upon establishment of eligibility and determination that the services/supplies received are authorized by law.

ROUTINE USE(S): Information from claims and related documents may be given to the Dept. of Veterans Affairs, the Dept. of Health and Human Services and/or the Dept. of Transportation consistent with their statutory administrative responsibilities under CHAMPUS/CHAMPVA; to the Dept. of Justice for representation of the Secretary of Defense in civil actions; to the Internal Revenue Service, private collection agencies, and consumer reporting agencies in connection with recoupment claims; and to Congressional Offices in response to inquiries made at the request of the person to whom a record pertains. Appropriate disclosures may be made to other federal, state, local, foreign government agencies, private business entities, and individual providers of care, on matters relating to entitlement, claims adjudication, fraud, program abuse, utilization review, quality assurance, peer review, program integrity, third-party liability, coordination of benefits, and civil and criminal litigation related to the operation of CHAMPUS.

DISCLOSURES: Voluntary; however, failure to provide information will result in delay in payment or may result in denial of claim. With the one exception discussed below, there are no penalties under these programs for refusing to supply information. However, failure to furnish information regarding the medical services rendered or the amount charged would prevent payment of claims under these programs. Failure to furnish any other information, such as name or claim number, would delay payment of the claim. Failure to provide medical information under FECA could be deemed an obstruction.

It is mandatory that you tell us if you know that another party is responsible for paying for your treatment. Section 1122B of the Social Security Act and 31 USC 3801-3812 provide penalties for withholding this information.

You should be aware that P.L. 100-503, the "Computer Matching and Privacy Protection Act of 1988", permits the government to verify information by way of computer matches.

MEDICAID PAYMENTS (PROVIDER CERTIFICATION)

I hereby agree to keep such records as are necessary to disclose fully the extent of services provided to individuals under the State's Title XIX plan and to furnish information regarding any payments claimed for providing such services as the State Agency or Dept. of Health and Human Services may request.

I further agree to accept, as payment in full, the amount paid by the Medicaid program for those claims submitted for payment under that program, with the exception of authorized deductible, coinsurance, co-payment or similar cost-sharing charge.

SIGNATURE OF PHYSICIAN (OR SUPPLIER): I certify that the services listed above were medically indicated and necessary to the health of this patient and were personally furnished by me or my employee under my personal direction.

NOTICE: This is to certify that the foregoing information is true, accurate and complete. I understand that payment and satisfaction of this claim will be from Federal and State funds, and that any false claims, statements, or documents, or concealment of a material fact, may be prosecuted under applicable Federal or State laws.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0999. The time required to complete this information collection is estimated to average 10 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate or suggestions for improving this form, please write to: CMS, Attn: PRA Reports Clearance Officer, 7500 Security Boulevard, Baltimore, Maryland 21244-1850. This address is for comments and/or suggestions only. DO NOT MAIL COMPLETED CLAIM FORMS TO THIS ADDRESS.

B

The Business/Career Plan

Components of a business plan:

Mission statement—expression of the intent of the business plan (“What will be the main focus of my business?”)

Financial plan

One option is to move gradually into a new business by working at it part time while holding a full-time job. The second option is to commit to the new massage business full time.

The Goal-Setting Plan

Goals—small steps to implement a plan

Goals provide:

Direction

Landmarks for achievement

To set up attainable goals:

Identify obstacles

Identify risks

Goals may change over time, and you may need to change strategies for achievement along the way.

Guidelines for Setting Goals

Box 3-4 Guidelines for Setting Goals

1. State your goals in the present tense. Make sure you are the main character. Use the pronouns *I*, *me*, and *my*.
2. Make sure your goals are realistic and attainable. Can you achieve these goals using your own resources with little help from others? If the activity of a specific person is necessary to achieve your goal, rethink it. What other people may be able to be part of the goal? Avoid depending on only one other person.
3. Speak positively. Avoid words such as *should*, *would*, *could*, *try*, and *never*.
4. Set target deadlines for yourself; they will give you something to work toward.
5. Make sure your goals are small steps toward your ultimate plan. For example, graduating from school is too big to be a goal; it is more like a mission statement. Completing all the exercises in this chapter within 4 weeks is an attainable goal.

Writing the Business Plan

Executive summary

Market analysis

Company overview

Description of management and organization of staff

Ownership information

Funding requests

Financials

The Small Business Association (SBA), an independent agency of the U.S. Government whose mission is to help Americans start, build, and grow businesses, is also an excellent resource for business topics and provides detailed information on creating a business plan.

Business Name

Your business name should:

Appeal to you and clients

Create emotional connection for clients

Be short, descriptive, concise, and easy to remember

Have a logo

Careful consideration must be given to creating a business name that clearly and concisely reflects the intention of the business.

Imagine how the name would look on business cards, on a Web site, and in advertisements, and determine whether a logo can be designed that reflects the intention of the name.

Avoid:

Embarrassing misspellings, abbreviations, and potentially offensive undertones

Implied associations with organizations or people with whom the business is not connected

Once you have decided on the perfect business name, you must make sure that it is secure and protected and that no other business in the area has the same name.

Start-Up Costs

Start-up costs—initial expenses required to start an on-site massage business:

Basic portable table (\$500)

Business cards, simple brochure, telephone line (\$800)

Membership in professional organizations (\$300)

Linen and supplies (\$300)

Opening a bank account (\$500)

Initial advertisement (\$1000)

Aim to keep start-up costs below \$4,000.

Why is it necessary to have a cash reserve in addition to start-up costs?

A cash reserve equal to the amount of money needed to cover basic business and personal living expenses for 1 year is necessary because some people give up their business venture when they run out of the money needed to pay their bills.

Self-Employment

A self-employed massage professional creates an independent business by:

Renting a facility

Paying the owner a percentage of every massage

Paying the monthly rate

Hiring massage practitioners (hourly wage or salary)

It might be a better choice to pay a percentage for each massage when first renting a facility because, if there is a slow week, the professional is not forced to pay a monthly bill.

This is a sample facilities and services agreement written in contract form.

Agreement, made this _____ day of _____, 20____, by and between _____, Massage Therapist, DBA, Cantonville, Maryland, and _____.
Whereas, _____ Massage Therapist, DBA, is a massage therapist and an independent contractor wishing to use the facilities and services of _____ at _____ for the express purpose of the rendition of therapeutic massage services or activities related to massage therapy.

TERMS OF AGREEMENT

1. Fee for a 1-hour therapeutic massage is \$55. Massage Therapist receives 75% of massage fees and _____ receives 25%. The same percentage applies regardless of the cost of the massage.
2. Fees may be adjusted only on agreement by both parties.
3. This contract is in effect through March 31. At that time either party may cancel or modify the agreement. A new contract will be issued from April 1.

The following facilities and services will be provided by the chiropractor for the massage therapist:

- A. Storage for all massage supplies
- B. Use of the facility and its services, i.e., telephone, bathroom, microwave, refrigerator
- C. Booking and confirmation of all massage therapy appointments
- D. All collection of money, whether cash or insurance
- E. A room for the massage therapist to use in the rendition of therapeutic massage services or activities related to massage therapy, and _____ also furnishes electricity, heat, and cleaning for this room
- F. Promotion of therapeutic massage as an enhancement to chiropractic care

The massage therapist will abide by the following conditions:

- A. Bring all necessary supplies associated with therapy
- B. Launder all sheets
- C. Pay any and all own costs associated with being an independent contractor, i.e., liability insurance and professional membership
- D. Control own hours and schedule
- E. Not be held accountable for any expenses incurred by facilities or services not included in this agreement
- F. Keep all tips
- G. Keep all client information confidential
- H. Work at facility by appointment only
- I. Reconcile all accounts and pay proper percentage to chiropractor at the end of each month

Cancellation of use of facilities and services is to be in writing, giving at least 30 days' notice, thereafter releasing each party from all financial and legal obligations with the other.

Having read the terms of this agreement, _____ does hereby agree to terms and by signing does agree to use _____ facilities and services to begin on _____.

Date: _____

Date: _____

The Target Market

Narrow the focus to one or two areas or markets by asking:

Where do I plan to work and what potential client groups are available within a half-hour drive of the location?

What type of people do I want to help?

How will I reach those potential clients?

When do I want to be available for massage?

In developing a business, it is important to know the market.

By the fifth year of business, the practitioner usually has established a solid focus, a narrow target market, and a consistent clientele.

Marketing

Marketing is the use of advertising and other promotional activities required to sell a product or service.

Word of mouth

Business cards and brochures

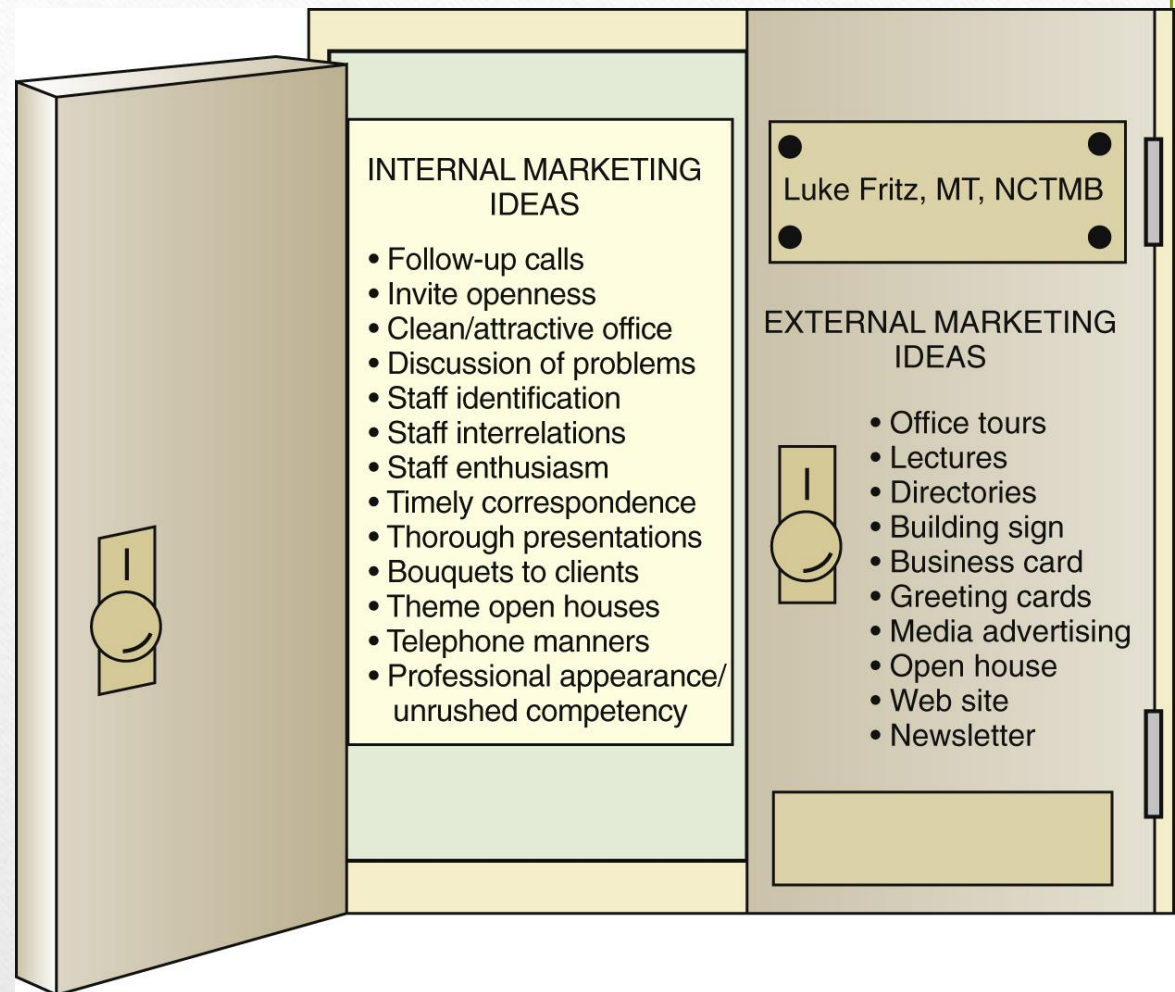
Talk at service clubs and churches

Stress management class at adult schools

Gift certificate at charity events

The main obstacle is convincing people that regular massage is beneficial to a healthy and stress-free lifestyle. A massage business is built on those who get a massage on a weekly, bimonthly, or monthly basis. The other obstacle is helping would-be clients justify the fees for massage

Internal and External Marketing



The main obstacle is convincing people that regular massage is beneficial to a healthy and stress-free lifestyle. A massage business is built on those who get a massage on a weekly, bimonthly, or monthly basis.)

Brochure

The brochure should give specific information to educate potential clients about:

Nature of services offered

Description of services offered

Qualifications of practitioner

Client's financial and time investment

Client's role in health care

A brochure should state that no specific treatment of any kind is given for preexisting physical or mental problems.

The brochure should also state that clients can stop the session at any time and may choose not to have an area of the body touched or to have any particular technique used.

Media

Internet is now main mode of advertising

Radio and TV advertising are expensive

Needs to target local area

A group of massage professionals can advertise together. By splitting the cost, newspaper, radio, and television advertising becomes affordable.

Creating a Web site

Basic features of Web site:

Load pages quickly

Clearly identify you and your business

Have the best template for your personality and business profile

Be easy to navigate and read

Have relevant content that is kept current

Employ search engine optimization

Be sure the Web site provides the name of your business and your professional name, the business's phone number and address, a link for directions, a map to your location, and brief descriptions of the types of massage skills you have.

Be sure the Web site's directory is clear and that clients can easily find important information.

Creating a Web site

Fees:

Domain registration costs about \$15

Hosting fees range from \$10 to \$25 per month

Developing a simple site is not that difficult to learn, but unless the massage professional is already skilled in Web site design, he or she probably would be better off hiring a professional.

Advertising Summary

Any written material or advertising must answer these questions:

Who? (your business)

What? (therapeutic massage)

Where? (address and phone number)

When? (appointment times)

How? (can be reached by phone, e-mail)

This information should be provided on your business card as well.

Management

Management is all of the activities required to maintain a business.

Steps:

Obtain all licenses.

Choose a business location.

Determine the legal structure of the business.

Register the name of the business.

The KISS principle (keep it simple and specific) is an excellent concept to help organize the details of business practices.

Steps (cont'd)

Register for tax purposes.

Arrange for insurance.

Open business banking accounts.

Set up investments.

Keep records.

Develop a client-practitioner agreement and policy statement.

A business consultant and an attorney usually are the best advisers.

The simplest business arrangement is the sole proprietorship.

Obtaining Licenses

Two distinct types of licenses for massage professionals:

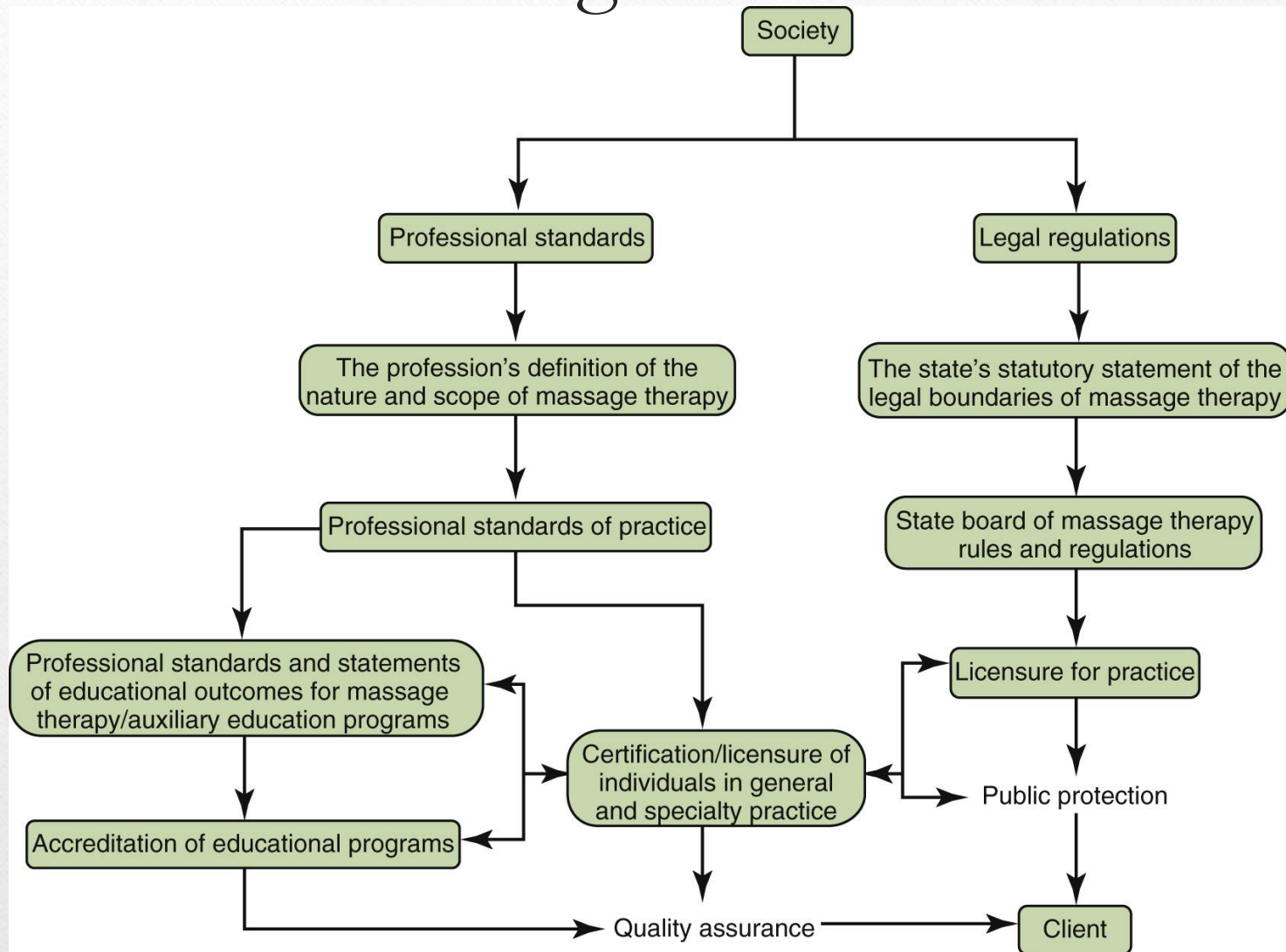
Professional (state department of licensing and regulation)

Business (local government)

If a state licenses massage practitioners, the professional usually must show proof of a certain level of education and pass some sort of licensing test.

The best way to find out about licensing in any state is to contact the Department of Licensing and Regulation in the state capital.

Obtaining Licenses



Choosing a Business Location

When choosing a business location:

The zoning for a massage business is general office or commercial (local government offices)

Obtain a permit or business license

Because of difficulties with local ordinance control of massage establishments, there may be restrictions on locations for a massage business.

Determining the Legal Structure of the Business

Sole proprietorship (one-owner business)

Simplest way to set up a business

Partnerships and corporations

Complicated business structures

Need to be discussed with an attorney

Registering the Name of the Business

DBA = Doing Business As

Fee is usually around \$20

Remember, when choosing a business name, the public's interpretation must be considered. A person who chose BODY-WORKS as a business name received calls about automotive body repair.

The county clerk will check to see whether anyone else in the county is using the name and then issue the DBA. This document may be needed to open a business checking account.

Registering for Tax Purposes

Federal, state, and local taxes must be paid.

Sales tax identification number

Federal tax info (IRS)—call 800-829-1040

State tax information—department of the treasury

Local tax—local county and government offices

One third of the gross income of a business usually is needed to cover various taxes.

Tax money must be set aside every month and left untouched.

A professional tax preparer can help a great deal with management of your taxes.

Arranging for Insurance

The massage practitioner needs:

Malpractice insurance—covers professional negligence or maleficence through professional organizations (ABMP, AMTA)

Premise liability insurance or “trip and fall” insurance—to cover fire and damage to equipment through professional organizations

Massage therapists can also buy insurance directly, without being a member of a professional organization.

Some insurance companies combine malpractice and premise coverage.

Setting Up Investments

After taxes have been paid, 10% of income could be invested in a long-term growth investment.

IRA – Individual retirement account

All massage professionals, whether self-employed or employed by others, should set up an individual retirement plan.

Keeping Records

A paper trail requires the following:

Save all business receipts.

Date all documents.

Make no verbal contracts.

Organize information monthly on a spreadsheet.

Keep comprehensive client files and payment records (cash, check, credit cards).

It is helpful to use a commercial, computer-based record-keeping system to have a successful business.

Client-Practitioner Agreement and Policy Statement

The client-practitioner agreement:

Clarifies nature of service rendered to and for client

Helps protect against unwarranted client expectations

Serves practitioner as a constant reinforcement of scope and limits of practice

Serves as a factual tool if required in court

This is the document in which you set forth the professional rules for the client.

The agreement or policy statement should be presented in simple, easily understood language. It gives the practitioner an opportunity to define his or her practice.

Hallmarks of a Successful Employee

If you decide that you are better suited to achieving success as an employee, commit to being an excellent employee.

Box 3-6 Employee "Do's" and "Don'ts"

Do

- Get to work on time
- Look and act like a professional
- Be consistent and accurate with the recording requirements of the business
- Be courteous and supportive
- Be assertive and communicate openly with your employer
- Develop a sense of commitment and loyalty to your employer
- Take your responsibilities seriously
- Improve your skills
- Own your mistakes and correct them
- Be willing to extend yourself in the short term for everyone's long-term gain
- Be a team player
- Be flexible and creative
- Use problem-solving skills to resolve potential conflict
- Commit to the job

Don't

- Gossip
- Complain without providing a viable solution
- Be dishonest
- Behave unethically
- Behave irresponsibly

To Test

Access Code: **7DLL2**

Please write down code. You will be asked for it

Once you have successfully passed the test (70% correct), please email Kim Jackson at kim_hotschool@yahoo.com. We will email you your CE certificate within 7 business days.