



1969 Summer Street
Falcon Heights, MN 55113
keith@pfswellness.com
www.pfswellness.com
Office: 651-646-4045
Fax: 651-645-2735

The Facts about Massage

What does Clinical Research Say About Massage?

Individual studies have shown that massage may reduce stress, anxiety and pain; it may increase flexibility, alertness, and productivity. Studies also show that massage may relieve symptoms of many specific conditions, including back pain, carpal tunnel syndrome, chronic fatigue syndrome, depression, fibromyalgia syndrome, headaches, migraines, and multiple sclerosis. A binder containing research studies is available to peruse, locate in the “Downloads” section on website, or just call Keith Gosline, owner of Personal Fitness Systems, Inc. for questions on the appropriateness of massage for various conditions.

Are there city or state regulations for the practice of massage therapy in Minnesota?

Minnesota does not have a state statute regulating massage therapy, but municipalities have the option of regulating massage. Not all cities regulate massage therapy in Minnesota. The City of Falcon Heights requires the practitioner to apply for a city license as well as submit to a background check.

When is massage therapy covered under insurance?

- **Auto insurance companies** must, by law, automatically cover massage under a person’s Personal Injury Protection (PIP) coverage in the case of a motor vehicle accident if massage is prescribed from a physician in the state of Minnesota. Personal Fitness Systems files insurance claims for motor vehicle accident clients. Some plans require the client to pay and submit his/her receipts; Personal Fitness Systems can provide clients with necessary paperwork.
- In some instances, **health insurance companies** sometimes cover massage with a doctor’s prescription; patients should check with their insurance plans.
- Often, reimbursable pre-tax plans such as **medical spending accounts** or **Health Reimbursement Arrangements (HRAs)** cover massage therapy expenses for a diagnosable injury or illness with a physician’s prescription. Massage for relaxation or stress reduction is not covered.

If there is an incident or injury during a massage, is the referring physician liable?

Unless the physician is negligent in prescribing massage as with any other prescription, the physician would not generally be liable for referring a patient for massage. Keith Gosline of PFS, Inc. has liability insurance in the amounts and categories respectively: 3 million general aggregate, 3 million products-comp/op aggregate, 3 million professional aggregate, 2 million personal & advertising injury, 2 million each occurrence.

What are the benefits of working with Personal Fitness Systems, Inc. and Keith Gosline?

Keith Gosline, ACSM, LMT, LR, owner of Personal Fitness Systems, Inc., has extensive knowledge and training in massage, fitness training, and exercise science. Keith is a licensed massage therapist, licensed reflexologist, and certified health and fitness instructor with a B.S. in exercise science. He has taught advanced massage techniques, anatomy, kinesiology, reflexology, and nutrition since 1999 and has been a health and fitness trainer since 1992. To make an appointment, call (651) 646-4045. To speak directly with Keith, call Personal Fitness Systems, Inc. at (651) 492-3477.