

# Business Ethics Home Study Course

6 CE Credit Hours  
Online Study Guide

Presented by the:  
*Center for Massage Therapy Continuing Education*

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### **Center for Massage Therapy Continuing Education**

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It is the responsibility of the practitioner to determine the appropriateness of the principles presented in terms within the scope of practice. This information is in no way meant to diagnose or treat medical conditions.

## **Instructions for the Business Ethics home study course**

Thank you for investing in the Business Ethics home study course, a 6 CE credit hour course designed to further your knowledge in the principles and practices of ethics and business practices as they relate to the massage therapy field. This guide will contain all of the instructions you will need to complete this course. This is a 6 CE hour course, so that means it should take you approximately 6 hours to complete this course.

### **NCBTMB Information**

If you are using this course as part of national re-certification, this course will provide you with 6 NCBTMB credits toward re-certification; 2 CE credit hours of NCBTMB Standard V and 4 CE credit hours relating to the NCBTMB's other Standards of Practice (see below). This course fulfills your entire NCBTMB ethics requirement.

### **Breakdown of the NCBTMB Standards of Practice and CE hours relating to each:**

Standard I – Professionalism:	1 CE hour
Standard II – Legal and Ethical Requirements:	1 CE hour
Standard III – Confidentiality:	.5 CE hours
Standard IV – Business Practices:	1 CE hour
Standard V – Roles and Boundaries:	2 CE hours
Standard VI – Prevention of Sexual Misconduct:	.5 CE hours

### **The following are steps to follow in completing this course:**

- 1. Read the instructions and review the textbook and exam. Your textbook will be mailed to you.**
- 2. Access the online examination in your account at [www.massagetherapyceu.com](http://www.massagetherapyceu.com).**
- 3. Complete your examination and print your certificate. The exam is open book and there is no time limit for completion.**

You must pass the exam with an 80% or better to pass this home study course. You are allowed to access and take the online exam up to 3 times if needed. There is no time limit when taking the exam. Feel free to review the textbook while taking the exam. This course uses the text *Business and Professional Skills for Massage Therapists*, by Sandy Fritz. There are no trick questions on the exam. All of the answers are clearly found in the text.

**It is advised to answer the exam questions in the study guide before testing online. That way, when you are testing you do not have go back and forth through the online exam and risk losing your answered questions!**

Good luck as you complete this course. If you have any question please feel free to contact us at 866-784-5940, 712-490-8245 or by email at [info@massagetherapyceu.com](mailto:info@massagetherapyceu.com). Most state boards require that you keep your “proof of completion” certificates for at least four years in case of audit. Thank you for taking our Business Ethics course.

## Business Ethics Examination

### Chapter 1

1. As a health service profession, massage therapy embraces all of the following objectives EXCEPT:
  - A. Supporting wellness, prevention, and healing
  - B. Diagnosing and curing disease
  - C. Managing pain with massage therapy
  - D. Helping clients manage stress
2. According to the American Massage Therapy Association, what is the definition of massage?
  - A. A profession in which the practitioner applies manual techniques and may apply adjunctive therapies with the intention of positively affecting the health and well-being of the client
  - B. Various forms of touch therapies that may use manipulation, movement, or repatterning to affect structural changes to the body
  - C. A manual soft tissue manipulation that includes holding, causing movement, or applying pressure to the body
  - D. The diagnosis, treatment, prevention, cure, or relief of human disease, ailment, defect, complaint, or other physical or mental condition by attendance, device, or other means

### Chapter 2

3. A professional has which of the following?
  - A. Extensive training
  - B. A commonly accepted code of ethics
  - C. Legal recognition through certification or licensure by a professional association
  - D. All of the above
4. Which of the following is an example of correct professional etiquette?
  - A. When meeting someone, rise, smile, and extend your hand
  - B. Eating while answering the telephone
  - C. Arriving late to a massage appointment
  - D. Neglecting to bathe regularly
5. Possessing conceptual skills will allow you to:
  - A. Put an idea or concept into perspective and to perceive how this idea would affect the whole practice
  - B. Interact effectively, on a daily basis, with clients as well as employers and employees
  - C. Effectively establish and follow policies and procedures, process paperwork in an organized manner, and coordinate business activities
  - D. Use all of the knowledge of massage therapy plus business and technology to perform day-to-day operations
6. All of the following should be included in a procedural manual EXCEPT:
  - A. Office communication polices
  - B. Staff policies
  - C. Massage practice procedures
  - D. Personal employee information

### Chapter 3

7. When communicating with a client, which of the following is a non-verbal cue you might get from a client?
  - A. Nervousness by locking or clenching hands
  - B. Defensiveness by crossing arms or clenching fists
  - C. Embarrassment by pulling on clothing or draping
  - D. All of the above
  
8. Clients in a massage practice are entitled to all of the following EXCEPT:
  - A. To be informed on all aspect of treatment
  - B. To receive sexual advances during treatment
  - C. To expect confidentiality of all records pertinent to their massage care
  - D. To be charged a fair and equitable fee
  
9. Which of the following is an example of sexual impropriety in massage practice?
  - A. Having or engaging in sexual behavior with a client
  - B. Leaving the door open while a client is changing or undressing
  - C. Making sexual comments to a client
  - D. All of the above

### Chapter 4

10. What is malpractice?
  - A. The performance of an act that a reasonably careful person under similar circumstances would not do
  - B. Any wrong doing by a professional such as misconduct, evil practice, illegal conduct, or negligence
  - C. An agreement between two or more parties that creates an obligation to do or not to do particular things
  - D. A deception that is deliberately practiced to secure unfair or unlawful gain
  
11. Which of the following is an example of improper informed consent?
  - A. Informing and having a client sign a form stating they have been informed of the risks and benefits of the massage treatment they will be receiving
  - B. Accepting a client for treatment and agreeing to educate and be responsible for that person's massage care within your scope of practice
  - C. Treating a client of sound mind with out first providing them information on the treatment you are going to perform
  - D. All of the above

### Chapter 5

12. Which of the following are the five elements that make up the information system?
  - A. Hardware, software, data, personnel, and procedures
  - B. Phone handling, email, clients, procedures, and data
  - C. Framework, software, personnel, policies, and procedures
  - D. Data, personnel, clients, hardware, and procedures

13. Which of the following is an example of storage media?
- A. Keypad
  - B. Impact printer
  - C. Flash drive
  - D. Scanner

### Chapter 6

14. Which of the following complies with the Americans with Disabilities Act of 1990?
- A. Providing handicapped parking areas
  - B. Providing access ramps to building and office areas
  - C. Installing raised toilet seats
  - D. All of the above
15. All of the following are ergonomically correct body positions EXCEPT:
- A. Having the thighs parallel to the floor, lower legs vertical, and feet firmly on the floor when seated
  - B. Having the legs crossed with only one foot on the floor when seated
  - C. A distance of 16 to 24 inches from the eye to the computer screen
  - D. Tilting your keyboard 0 to 25 degrees

### Chapter 7

16. Which of the following is a way the Health Insurance Portability and Accountability Act (HIPAA) of 1996 has affected the massage profession?
- A. It mandates the need for confidentiality in records management, whether the therapist is employed in a healthcare environment or not
  - B. It allows massage therapists to diagnose and electronically transmit health information to insurance companies
  - C. It mandates the need for massage therapists to use a certain method of draping on all clients
  - D. It forces massage therapists in all fifty states to obtain a license to practice massage therapy in a healthcare setting
17. Why are accurate clinical records vital in a massage practice?
- A. They contain the client's health history and outline future plans for massage treatment
  - B. In a malpractice suit, massage records are legally admissible as evidence, which can work for or against the therapist
  - C. Treatment records act as verification of treatment rendered for Internal Revenue Service purposes
  - D. All of the above
18. About how long should a massage therapist retain client records once treatment has been completed?
- A. 1 year
  - B. 4 years
  - C. 6 years
  - D. 12 years

19. What does the abbreviation “Sx” mean?
- A. Surgery
  - B. Solution
  - C. Symptom
  - D. Stimulate

### **Chapter 8**

20. Which of the following filing systems is a method of filing by date?
- A. Alphabetical
  - B. Numeric
  - C. Subject
  - D. Chronologic
21. Which of the following is a benefit of using color coding on client file folders?
- A. Color coding creates filing confusion and less efficient retrieval
  - B. Color coding aids in fast retrieval and refilling
  - C. Color coding discriminates against certain clients
  - D. All of the above

### **Chapter 9**

22. Which of the following types of letters are appropriate to send to massage clients?
- A. Thank you letters
  - B. Birthday letters
  - C. Sympathy letters
  - D. All of the above
23. Which of the following is the proper salutation when sending a letter to one woman, title unknown?
- A. Ms. Hartwig
  - B. Mrs. Hartwig
  - C. Miss Hartwig
  - D. Mr. Hartwig
24. Which of the following is an advantage of using e-mail instead of written mail?
- A. E-mail reaches its destination in a matter of seconds
  - B. Paper is saved
  - C. E-mail takes less time to write than a paper letter
  - D. All of the above

### **Chapter 10**

25. What is the call forwarding feature on a telephone?
- A. A telephone call can be automatically forwarded to another telephone number
  - B. A telephone number is displayed on a screen before you answer the phone
  - C. It allows you to place a caller on hold
  - D. Calls that come to a busy line are atomically answered by a recorded wait message

26. All of the following words should be avoided over the telephone EXCEPT:
- A. Bye-bye
  - B. Yeah
  - C. Good-bye
  - D. Okay

### Chapter 11

27. All of the following are advantages of using an electronic appointment system EXCEPT:
- A. Data entries are easier to read
  - B. Uses more paper than traditional appointment books
  - C. Client data are more likely to be accurate
  - D. Client follow-up is easier
28. What is the buffer time used for when scheduling massage clients?
- A. Managing office tasks
  - B. Collecting fees from the previous client
  - C. Greeting the next client
  - D. All of the above
29. Dovetailing is something which is never recommended for massage therapists. What is it?
- A. Working a second client into the schedule during another scheduled client's treatment
  - B. Scheduling time off during your work day to perform general office tasks
  - C. Soliciting clients by calling them once a month to see how they are doing
  - D. Creating your appointment book around the times of day which you are most productive

### Chapter 12

30. What is the main difference between marketing and advertising?
- A. Advertising is a broader term which covers company culture and positioning, market research, new business or product development, marketing and promotion, and public and press relations
  - B. The terms marketing and advertising have the same meaning
  - C. Marketing is a broader term which covers company culture and positioning, market research, new business or product development, advertising and promotion, and public and press relations
  - D. Marketing is a broader term which includes practice management, telecommunications, mailings, software, scheduling, and general office procedures
31. Which of the following is an example of external marketing?
- A. Sending birthday letters to existing clients
  - B. Making a follow-up phone call to a client after treatment
  - C. Advertising for new clients in the local newspaper
  - D. Educating a client on the benefits of massage during or after a massage session
32. Which of the following is a type of recall system?
- A. Telephone recall system
  - B. Mail recall system
  - C. Internet recall system
  - D. All of the above



### Chapter 13

33. What are capital supplies?
- A. Single-use items, such as paper towels and massage oils
  - B. Large, costly items that are seldom replaced, such as a massage table
  - C. Reusable items, such as linens and magazines
  - D. Products which are sold for profit, such as vitamins
34. Which of the following is a factor in determining how much of an item to keep in stock?
- A. Rate of use
  - B. Shelf life
  - C. Amount of storage space
  - D. All of the above

### Chapter 14

35. Which of the following treatment examples is most likely to be eligible for insurance coverage?
- A. Treating a client which was referred to you by a physician with a specific diagnosis
  - B. Giving a massage for general relaxation purposes with no specific condition present
  - C. Treating a client in a specific area for a condition that you have diagnosed
  - D. All of the above
36. All of the following are examples of alternative benefit plans offered by some employers EXCEPT:
- A. Discount cards
  - B. Capitation
  - C. HSA (health savings account)
  - D. Direct reimbursement
37. Which of the following is an example of insurance fraud?
- A. Billing a client's insurance carrier for a higher fee than you charge the client
  - B. Reporting massage therapy treatment as physical therapy on a claim form
  - C. Billing for services that were not performed
  - D. All of the above

### Chapter 15

38. What are the two financial systems used in a massage business office?
- A. Accounts receivable and accounts payable
  - B. Accounts receivable and appointment reconciliation
  - C. Accounts payable and supply and demand
  - D. Bookkeeping and scheduling
39. In the massage profession, what is a cash only practice?
- A. The client pays in full for the massage treatment at the end of each session
  - B. The client is billed and is expected to pay within 10 days of receipt of the statement
  - C. The client pays for services over an extended period
  - D. The client does not pay for services and is sent to a credit bureau for collections

40. All of the following are rules for telephone collections EXCEPT:
- A. Do not call before 9am and after 9pm
  - B. Have all of the information about the account in front of you
  - C. Do not ask the client to pay over the phone
  - D. Do not discuss the account with anyone else

## Chapter 16

41. In a massage therapy practice, what is a budget?
- A. The amount of money a massage practice can spend before losing money
  - B. A massage practice's financial plan of operation for a given period, usually 1 year
  - C. The amount of money a massage practice receives and the amount of money disbursed
  - D. A means of ordering the bank to pay cash from the massage practitioner's account
42. If a client writes a check for services, it is important to make sure that it is:
- A. Signed by the check writer
  - B. Drawn on a US bank
  - C. Correctly made payable
  - D. All of the above
43. Which of the following is an example of accounts payable software?
- A. Checking account
  - B. Wage and tax statement
  - C. QuickBooks
  - D. All of the above

## Chapter 17

44. Which of the following is a safe practice for infection control in a massage office?
- A. Obtaining a complete and accurate client history
  - B. Using aseptic techniques, and using protective barriers, such as gloves, if necessary
  - C. Strictly adhering to acceptable disinfection and sterilization procedures, such as washing your hands before and after each massage
  - D. All of the above
45. All of the following are potential health hazards for massage therapists EXCEPT:
- A. Washing hands thoroughly before and after each massage session
  - B. Biologic agents such as bacteria, viruses, dusts, and molds
  - C. Injury which may be caused by forceful exertions, poor postures, and long duration or continuous work
  - D. Harassment, violence, or working alone
46. What is sexual harassment?
- A. Any act of physical violence or threat of physical violence, harassment, intimidation, or other threatening, disruptive behavior that occurs at the worksite
  - B. Any unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature by an employer, colleague, or client
  - C. The use of illegal substances, or the obtaining of legal substances illegally on the worksite with or without permission
  - D. Welcome sexual advances, requests for a date, and other verbal or physical conduct of a sexual nature outside of the worksite

47. Unfortunately, male therapists have to be more cautious about potential sexual situations than female therapists. Which of the following is an example of something a male therapist should avoid?
- A. Going to the home of a female client alone
  - B. Treating the breast area of a female client
  - C. Calling a female “honey” or “babe”
  - D. All of the above

## Chapter 18

48. All of the following are considered hard skills (learned skills) EXCEPT:
- A. Verbal communication skills
  - B. Computer skills
  - C. Positive attitudes
  - D. Leadership skills
49. Which of the following is a recommended qualification to teach massage therapy?
- A. National certification by the National Certification Board or equivalent exam or licensure
  - B. Minimum of 2 years of professional experience, best defined by at least 2000 documented hours of professional massage experience
  - C. Associate’s or bachelor’s degree in a related field
  - D. All of the above
50. All of the following are missteps to avoid in a job interview EXCEPT:
- A. Using proper grammar
  - B. Chewing gum
  - C. Lacking a neat appearance
  - D. Using little or no eye contact
51. What is a business plan?
- A. A written letter brought to a job interview which states goals for employment
  - B. A written document that describes the future path of a business
  - C. A written letter to an employer explaining reasons for resigning a position
  - D. A written document describing future personal life goals

This concludes the Business Ethics exam.