



APPWT WEB & AI SOLUTIONS

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The AppWT Massage Therapist Business Manual

Massage Therapy

Written by Anthony “Tony” Paris

AppWT Web & AI Solutions (AppWT LLC, a family company)



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A NOTE ON SPELLING

This manual is read in the United States, Canada, the United Kingdom and Australia. Where a word is spelled differently in different countries, both spellings appear the first time the word is used, like color/colour. After that, one spelling is used so the page stays easy to read.

HOW TO USE THE TECHNICAL NOTES

Smaller italic notes marked *For your tech person* hold the deeper detail: exact settings, file names and commands. You can skip every one of them and the manual still makes complete sense. Hand them to whoever looks after your website.

IMPORTANT

This manual describes security practices that AppWT uses and recommends. It is written as general guidance for business owners. It is not legal advice, and it is not a guarantee that any system cannot be attacked. Security reduces risk. No honest provider will promise to remove risk entirely.

Every incident described in this manual comes from work AppWT actually performed. Client identities are deliberately withheld, because a client's security incident is not ours to publish. Where the business involved is AppWT itself, we name ourselves.

A Note From Tony

Every few months a licensed massage therapist calls us about a website, and about ten minutes in the call stops being about the website. The page is fine. The book is full. The money is not there, and nobody has ever shown her where it went.

I have been building and running sites for business owners since 1997, and I have watched a lot of trades learn the business half the expensive way. Massage therapy is one of the harder ones. The training is real and the licensing is real, and both are pointed at the work on the table. Pricing, prepaid money, insurance cover, cancellation policy and record retention tend to arrive later, one at a time, after each one has already cost something.

This manual exists because that order is backwards, and because the fixes are not complicated. They are only unwritten. A late-cancel policy that holds has five parts. A prepaid package is a debt until the session is delivered. An hourly rate is money kept divided by every hour the practice took from you, not by the sessions you handed over. None of that is difficult. It is invisible until somebody puts it on one page.

Here is what this book will not do. It will not tell you what to charge in your city. You will not find a market rate, an average income, a typical earnings figure or a percentage anywhere in it. We do not know your license, your rent, your working model or your book, and a number we invented would be worse than no number at all. Every figure in every worked example is a placeholder chosen because it divides cleanly. You replace all of them with your own.

It will not act as your lawyer, your accountant or your board either. Massage is licensed state by state. Scope wording, record retention periods, insurance billing eligibility and worker classification tests all differ, and several of them have moved in the last few years. Where a question is unsettled, this book says so and tells you who to ask. Where an older practice has been retired, it says that too, and says what replaced it. Treat what follows as the shape of the question. Confirm the answer where you work.

One more limit, and it is the one that matters most. This is a business manual, not health advice. Nothing in it describes what massage does to a medical condition. The language throughout is supports, may help with, traditionally used for and many clients find, and the work is always described as complementary to care from a licensed health professional rather than a substitute for it. That is not timidity. It is the wording that keeps your board, an advertising reviewer and a hopeful client all on the same side of one line.

Work it in order the first time, at least through chapter four. Chapter one produces a single page with your true hourly rate on it, and six later chapters read that page. After that the parts stand on their own, so you can take the room chapters, the money chapters or the demand chapters in whatever order your next problem picks for you. Every chapter ends with something written down. If you finish one with nothing on paper, you read it rather than used it.

About our part in this. We build sites, booking surfaces and the systems behind them, so chapter fourteen sits closest to our own day job, including the awkward business of a clean clinical practice getting sorted into the wrong advertising category. The rest came from sitting beside working practices while they figured out what was going out the door and what was coming back. We wrote down the parts that held up under a bad month.

This is a second version, current for 2026. Parts of it will age, and the parts most likely to move are the billing chapter, the interstate licensure compact and anything touching worker classification. Check the date on any rule before you act on it. And take the ninety minutes that chapter one asks for. Every other chapter is easier once that page exists.

Anthony “Tony” Paris

Founder, AppWT Web & AI Solutions · Livonia, Michigan

How to Use This Manual

This manual is built for a desk, a calculator and about ninety minutes at a time. Seventeen chapters sit in four parts, and each chapter ends with something you can hold: a filled sheet, a written policy, a script you have said out loud, a template with the columns already set.

Read chapter one before anything else, even if a different chapter is the reason you bought the book. It produces one page with your true hourly rate on it, and that page is an input to pricing, to session caps, to the cancellation policy and to the closing plan. Nothing later works properly without it.

After chapter four, the parts stand alone. Take them in the order your practice needs. A therapist with a Saturday that keeps emptying should go to chapter nine first. A therapist about to sign a room lease should read chapters two and eight together. There is no penalty for jumping, only for skipping the arithmetic.

The parts

Part One is The Arithmetic Under the Table, chapters one to four. It puts an honest number on an hour of your life, compares the five working models on the same set of questions, sets the license and scope boundary, then prices the session, the package and the membership upward from your own costs. You finish it with a true hourly rate sheet, a chosen model, a verified license record and a published price sheet.

Part Two is The Room and the Record, chapters five to eight. Intake, draping and boundaries, SOAP notes and retention, and the insurance cover a landlord will ask about on a Friday afternoon. These four turn the things you already do into written process you could hand to a colleague, with wording for the moments that are hard to say out loud.

Part Three is Cash, Claim, and Lien, chapters nine to twelve. Money arrives four different ways and each one carries its own paperwork. You build a late-cancel policy that holds, the verification sequence that has to happen before an injury client gets on the table, the middle paths of superbills and reimbursement cards, and referral relationships that stay on the right side of the fee-splitting rules.

Part Four is Demand, Retention, and a Career That Lasts, chapters thirteen to seventeen. Choose one population and describe it well, fix the booking surface a stranger actually meets, rebook at the table and win back the lapsed, protect the hands and the wrists that earn the money, and close with a dated ninety-day plan assembled from the outputs of every chapter before it.

The boxes, and what each one means

DO THIS TODAY

A gold box is one action you can finish now. If you only ever act on the gold boxes, you will still be far safer than when you started.

FROM OUR FILES

A dark box is a real incident from AppWT work. Nothing in these boxes is invented. Where a detail was never verified, we say so rather than fill the gap.

FOR YOUR TECH PERSON

A smaller italic note like this one carries the professional detail: exact file names, headers, settings and commands. Skip every one and the manual still reads completely. Forward them to your web person.

The code blocks and the technical notes

The code blocks in this manual are not software. They are wording: a policy paragraph, a superbill layout, a boundary script, a claim ledger with its columns named. Anything inside square brackets is a blank you fill with your own number, your own notice window or your own state. Retype them in your own voice rather than pasting them cold, then read the result out loud once. The technical notes assume you already have a booking system and a card processor, and they tell you which setting to look for rather than which product to buy, because terms and menus change and a written process does not.

What this book does not promise

It does not promise a rate, an income or a full book. It states no market prices, no averages and no percentages of any kind, because your license, rent, model and city are not ours to guess at. It is not legal, tax or medical advice, and it never describes massage as something that diagnoses, treats or cures a condition. What it promises is narrower and more useful. If you do the work in each chapter, you will finish with written answers to the questions that usually get decided in a hurry, in a doorway, with a client waiting.

Your state, your board, and the dates

Massage is regulated state by state, and several of the rules in this book are live questions rather than settled ones. Scope wording, record retention periods, insurance billing eligibility, gift certificate expiry, non-compete enforceability and worker classification all vary, and some have changed recently. Where that is true, the chapter labels it and names who to ask: your board, your insurer, the payer, or a lawyer in your own state. Write the date beside every answer you get, and check the ones that move before you rely on them a year from now.

If you only have one afternoon

Do three things in this order. Build the true hourly rate sheet from chapter one using a week that has already finished, with the schedule export, the processor statement and your supply receipts in front of you. Then put the five-part late-cancel policy from chapter nine into your booking flow with a typed-name acceptance and a card required at booking. Then open a calendar and enter every renewal date you own: license, insurance, lease and continuing education. That afternoon fixes the three things that cost the most when they are left undone, and it leaves you a page you can build the rest of the book on.

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A dark, monochromatic illustration. On the left, a computer monitor is shown with a thick metal chain wrapped around its frame and a large padlock. The monitor displays a simplified web browser interface with a back arrow, a search bar, and a hamburger menu. To the right of the monitor, a small, stylized figure wearing a hooded sweatshirt is running away from the viewer. The background consists of several overlapping, semi-transparent rectangular planes, creating a sense of depth and architectural space.

PART ONE

The Arithmetic Under the Table

A massage practice is limited by one body and a finite number of table hours. These four chapters put an honest hourly number on the work, choose a working model with open eyes, set the license and scope boundary, and price the session, the package and the membership from the reader's own costs upward.



Booked Solid and Still Short at the End of the Month

Chapter 1. Why a full schedule and a paid schedule are not the same thing

This chapter builds one page: your true hourly rate, calculated from a week that already happened. You will divide the money you actually kept by every hour the practice took from you, including the unpaid ones. You will finish with a number, a sustainable session count, and one line item you already know is wrong.

Tuesday, the first client is face down on the table at nine. The last one leaves at seven that evening. Six sessions back to back, with twenty minutes in the middle to eat standing up at the counter. Wednesday runs the same shape. So does Thursday, plus a walk-in squeezed in at four because turning her away felt wrong. So does Friday, and the one late cancellation gets refilled inside an hour. Twenty-four sessions in four days. Nobody turned away. By Friday night the schedule is a solid block with no white space left in it. It is the week every therapist is told to aim for, and it is the week you would show a colleague if you wanted to look like you had made it.

Then Sunday morning the banking app opens and the balance sits almost exactly where it sat the Sunday before. Rent came out on the first. Two supply orders came out. The card deposits landed in pieces across four different days and not one of them matched what the day sheet said. There was money. It arrived and it left. The question that follows is the only useful one, and it is not **where did it go**. It is **what did that week actually pay per hour of my life**. Almost nobody in this profession can answer that on demand, which is why the week above repeats until something in the body gives out.

A full book and a paid book are two different things. A full book measures demand. It says people in your area want the work and will pay your posted price to get it. A paid book measures what survives after the room, the linens, the product, the processor and the unpaid hours have each taken their piece. Most therapists realize/realise the gap the first time they run the arithmetic honestly, and the reaction is usually quiet rather than dramatic. Nothing in this manual will tell you what a session should cost in your city. It states no market rate, no average earnings and no typical income anywhere in it, because it does not know your license, your model, your rent or your book. Every figure in this chapter is a placeholder chosen because it divides cleanly. You replace all of them.

Three Words You Need Before the Arithmetic

A **table hour** is sixty minutes with a client on your table. Two ninety-minute sessions are three table hours. A table hour is the only thing most working models pay you for, and it is a small slice of the day. **Turnover time** is the gap between one client walking out and the next one lying down. Strip the table, remake it, wipe the face cradle and the bolsters, wash your hands, wash them again, greet the next person, check what changed since last time. Time your own turnover once with a clock, on a normal day, not a calm one. Guessing this number is the single most common way a therapist ends up working an hour a day for free without noticing.

Utilization/utilisation is how much of your working time is table time. Count it in hours, not as a share or a ratio. If you were on the clock for ten hours and five of them had a client on the table, your utilization for that day is five table hours out of ten worked. Written as hours, the number is honest and slightly uncomfortable. Written as a ratio it becomes a tidy figure you can quote at a party, and it hides the five hours you gave away. This manual keeps every calculation in dollars and hours for exactly that reason. There are no ratios and no shares in the worksheet, because a ratio has never once paid a rent bill.

| A full book proves that people want the work, not that the work pays you.

Every Line That Comes Out of the Session Price

The price on your website is not your pay. It is the top of a list, and the list is short enough to hold in your head once you have written it down once. Card processing takes a piece of every card sale, and card sales are most sales. Linens cost money to buy and money to wash, in detergent, machine time or a service invoice. Lotion, oil, cream, gloves and disposables run out on a schedule you can measure. Rent or the session share the business keeps is usually the largest single line. Mobile work adds fuel, parking and drive time. One current note worth having: the flat monthly terminal rental that used to sit on every statement is largely retired, and card acceptance on a phone replaced it for many small practices. The cost did not vanish. It moved into the per-sale fee and a monthly software subscription. Instant payout, where the money lands the same day for an extra fee, is newer and priced differently by every provider, so treat it as an emerging line and read your own statement rather than assuming it is free.

LINE ITEM	WHERE THE NUMBER COMES FROM	AMOUNT
Session price	Your published price for the session you deliver most often	

LINE ITEM	WHERE THE NUMBER COMES FROM	AMOUNT
Sessions delivered this week	Counted off the schedule for real dates, never from memory	
Money paid by clients	Price times sessions, plus any add-ons actually sold	
Card processing fees	The fee total on your processor statement for those exact dates	
Room rent or session share	Your lease, or the pay line on your last statement from the business	
Linens and laundry	Detergent and machine time, or the wash service invoice, divided by weeks	
Lotion, oil, cream, disposables	Your last supply order divided by the number of weeks it lasts	
Booking software, phone, card reader	Monthly subscriptions added up and divided by weeks	
Insurance and license costs	Annual premiums and renewal fees divided by the weeks you work	
Travel time and fuel	Mileage log and fuel receipts for mobile and outcall visits	
Table hours	Total session minutes on the schedule, divided by sixty	
Turnover hours	Your reset time per session, timed once with a clock, times sessions	
Unpaid hours	Notes, laundry, calls, messages, restocking, banking, marketing	

Fill that in for one week that already happened, and itemize/itemise it from documents rather than from memory. Memory rounds every cost down and every hour down, and it does it in your favor, which is the opposite of useful. The unpaid hours line is where most people flinch, so be specific about what belongs in it. Writing notes after the last client. Two loads of laundry at ten at night. Answering booking messages on your phone between clients and again in bed. Driving to restock. Reconciling deposits. Photographing the room for a post. Sitting on hold with an insurer. None of that is optional and none of it is paid, so all of it belongs in the hours you divide by. Insurance and license costs sit in the table here as placeholders. Chapter eight builds the real coverage inventory, and you can come back and correct this line once you have it.

FOR YOUR TECH PERSON

Most booking systems export the schedule as a CSV. Pull the date range and total the session-minutes column there instead of counting by eye, then export your processor's fee report for the same date range. Two exports beat one memory, and they take about four minutes.

Then comes the step that changes the answer. You divide by total hours worked, not by sessions delivered. Dividing by sessions produces a comfortable number that ignores every hour you were not on the table, and it is the number most therapists carry in their head. Dividing by total hours produces your true hourly rate, which is the only figure that compares honestly against any other way you could spend those hours. Run the steps in this order, once, on paper.

1. Pick one week that has already finished. Use the week you just worked, not your best week.
2. Count the sessions off the schedule and write down the money clients actually paid, including add-ons.
3. Subtract the processing fees for those exact dates, taken from the statement.
4. Subtract the week's rent, or the share of each session price the business kept.
5. Subtract linens, laundry, lotion, cream and disposables for the week.
6. Subtract subscriptions, phone, and the weekly share of insurance and license costs.
7. Subtract fuel, parking and tolls for any mobile or outcall visit.
8. Write what is left. That figure is money kept, and it is the only income number that matters.
9. Add up hours: table hours, plus turnover hours, plus travel time, plus every unpaid hour.
10. Divide money kept by total hours. Write that number at the top of the page and date it.
11. Read back down the sheet and circle the one line you already know is wrong.

FOR YOUR TECH PERSON

Build this once in a spreadsheet and keep every hour in decimal, so ninety minutes is 1.5 and never 1.30. Mixing clock time and decimal time is the most common error in this calculation, and it always flatters the result.

Here is the same week under two working models. All figures are placeholders. In the first model the therapist rents a treatment room at a fixed monthly rent and keeps the whole session price. Twenty-four sessions at a placeholder price of \$100 puts \$2,400 across the desk. Processing fees for those dates come to \$70. Linens and laundry, \$50. Lotion and disposables, \$37. Booking software and phone, \$19. The weekly share of rent, \$300. Costs total \$476, so money kept is \$1,924. Now the hours. Twenty-four table hours. Fifteen minutes of turnover per session is another six hours. Notes, laundry, messages, restocking and marketing came to nine and a half. Total hours worked, 39.5. Money kept divided by total hours gives a true hourly rate of \$48.71, from a posted price of \$100.

In the second model the same therapist is employed at an established spa. The client pays the same \$100, so the same \$2,400 crosses the desk, but the business keeps a share of each session and pays her \$38 per session. That is \$912, plus \$250 in tips taken from her own record for that week. Money kept is \$1,162. She pays for no linens, no laundry, no lotion, no rent, no processing and no software, and she does no marketing at all, because the business does all of it. Her hours are different too. She was on site for 32 scheduled hours, finished notes for two more after close, and sat in a one-hour staff meeting. Total hours worked, 35. Her true hourly rate is \$33.20. The share the business kept is not a trick played on her. It pays for the room, the front desk, the laundry, the product, the booking system, the advertising and the risk of an empty chair on a Tuesday.

FIGURE FOR THE SAME WEEK	RENTING A ROOM	EMPLOYED AT A SPA
Sessions delivered	24	24
Money paid by clients	\$2,400	\$2,400
Paid to the business as rent or session share	\$300	\$1,488
Supplies, laundry, processing, subscriptions	\$176	\$0
Tips recorded that week	not counted in this example	\$250
Money kept	\$1,924	\$1,162
Total hours worked	39.5	35
True hourly rate	\$48.71	\$33.20
Same week with eight fewer sessions	\$40.52	\$26.83