

Coverage for Therapy Services

For specific information about what your company offers, contact your HR or Health Benefits Department.

1. Extended Health Benefits

Your company may offer health benefits through an insurance provider. You will need to find out what kind of mental health practitioner is covered: Registered Psychologist, Social Worker, Counsellor, Psychotherapist, Marriage and Family Therapist. Coverage involves a yearly limit which varies and will require you to pay for services beyond that.

2. Employee Assistance Plans (EAPs)

Your company may offer counselling benefits through an EAP provider. This is mainly short term counselling and is at no charge to you. If you have a longer term issue, the EAP counselor will refer you to a community resource, which you are responsible for paying.

3. Insurance Benefits

Some employees on short or long term disability may qualify for coverage of counselling costs. The request is at the discretion of the insurance company and would need to be approved by them. Typically, the insurance company requires information about the therapist such as official title, qualifications, cost.

Differences between mental health practitioners

This is a general overview. For more detailed information, go to the respective source.

1. Psychiatrist

Psychiatrist services are covered by OHIP. A referral by your family doctor is required. Psychiatrists are medical doctors whose focus is on prescribing medication, although some also provide counselling. Many of my clients report lengthy waiting lists and infrequent sessions.

2. Registered Psychologist

Psychologist services can be accessed through company benefits (see above) or paid privately. Registered Psychologists hold doctoral level degrees in psychology in the province of Ontario. They do not prescribe medication and primarily provide psychological assessment and treatment. They are governed by a regulatory body, The College of Psychologists of Ontario. The rates for

Psychologists are set by the College but are at the discretion of the psychologist, currently ranging from approximately \$160 to \$200 per session depending on years of experience.

3. Registered Social Worker

Social Worker services can be accessed through company benefits (see above) or paid privately. They do not prescribe medication and primarily help people develop the skills and the ability to use their own and community resources to resolve problems. They are governed by a regulatory body, the College of Social Workers and Social Service Workers of Ontario. The rates for Social Workers vary in the area of \$100-140 per session depending on years of experience.

4. Counsellor, Psychotherapist, Marriage & Family Therapist

Services can be accessed through some company benefits (see above) or paid privately. These practitioners do not prescribe medication and primarily provide a range of psychotherapeutic services for relief of symptoms and relationship difficulties. A regulatory body is currently being established, The College of Psychotherapists and Registered Mental Health Therapists. The rates for these practitioners vary in the area of \$100-140 per session depending on years of experience.