

Accessing Mental Health Services if you have an Employee Assistance Plan (EAP) and/or Extended Health Benefits

Please consult your employer or private benefits plan or HR department to verify what services are available to you. Eligible family members and dependents (spouse, child, step-child, students under 25 attending school full-time, dependent adult or parent) are often covered under an extended plan. If you and your spouse each have benefits, you may be able to combine these resources.

Some examples of employers with benefits include Federal and Provincial Governments (EAP and SunLife); City of Ottawa (EFAP and extended health plan); military members and veterans (contact your Military Family Resource Centre; a variety of supports are available); hospital employees; school board employees; first responders. Many companies and not-for-profit organizations of all sizes offer some benefits.

Employee Assistance Programs (EAPs)

An EAP, or employee assistance program, is a free, short term, counselling service for employees and their family members. Some EAP providers offer financial and legal services, retirement or lay-off assistance, and wellness/health promotion and fitness (e.g., weight control, nutrition, exercise, or smoking). Others may offer advice on long-term illnesses, disability challenges, counselling for crisis situations (e.g., death at work), or advice specifically for managers/supervisors in dealing with difficult situations.

Services are confidential. Your employer does not have access to the information you share with an EAP counsellor. If you are asked to attend counselling for work related reasons, your employer may verify that you followed through.

Extended Health Insurance Benefits

When using your Extended Health Insurance benefits, you will likely be looking for your own mental health care provider or you may have one recommended to you. A referral or prescription note from your Healthcare Provider (HCP) is often required to get reimbursed under an insurance plan.

Before your appointment, contact your insurance company for details on your coverage. Be sure to verify the following:

- *Do you need a referral or note from your primary care provider to be reimbursed under your insurance plan?*
- *What psychological or mental health services are covered by your policy? This is often listed under Paramedical Services.*

- *Who is covered? (Is it an individual or family plan?)*
- *What dollar amount of insurance coverage is allotted per year (per person and/or per family) and what is the deductible, if any?*
- *When does the allotted coverage amount renew each year (e.g., January 1st or another date)?*
- *Does the insurer pay a set amount per visit (e.g., \$25), a portion of the fee per visit (eg. 80%), or a total amount independent of the number of sessions (e.g., \$500/yr)?*
- *Is a receipt from an Ontario Registered Psychologist accepted for services provided by a Registered Psychotherapist, Registered Social Worker, or a Counsellor?*
- *Is session length an issue?*
- *What is the procedure for reimbursement?*

People often have questions about the different types of regulated professionals who provide mental health services. Here is an overview and some links you can explore for further information:

Psychologists and Psychological Associates (C. Psych., C. Psych. Associate)

Psychologists and Psychological Associates can assess and diagnose mental health conditions and provide psychological counselling. They are members of the CPO or College of Psychologists of Ontario. [CPO Public – Regulating Psychologists and Psychological Associates in Ontario](#).

Psychologists have completed a doctoral level degree in psychology (e.g., Ph.D., Psy.D., Ed.D., D.Psy.), which involves several years of supervised clinical training, including a one-year internship.

Psychological Associates have completed a masters level degree in psychology (e.g., M.A., M.Sc., M.Psy., M.Ed.), which is then followed by four years of experience working in the scope of practice of psychology.

Psychological services may be covered by WSIB, auto insurance, long term disability providers or Veterans Affairs Canada.

Psychologists' services and fees are widely accepted by insurance plans.

Additionally, psychological services not covered by insurance are a tax-deductible medical expense.

Registered Social Workers (BSW or MSW, RSW)

Masters of Social Work (MSW, RSW) are covered by many insurance plans and certain Bachelors of Social Work (BSW, RSW) may be as well. An MSW degree usually involves 5-6 years of specialized education and supervised internships. A BSW degree usually involves 4-5 years of education and supervised internships. Social workers perform psycho-social assessments and therapeutic counselling. Social workers look at people's problems within the context of their families, workplace and communities and look at the connection between personal problems

and larger social issues. Social workers are employed in a variety of settings as well as in private practice.

[The Ontario College of Social Workers and Social Service Workers](#) (OCSWSSW).
[Ontario Association of Social Workers](#) (OASW).

Registered Psychotherapists (RP)

RPs may have a variety of other degrees in mental health and counselling, usually at the Master's degree level (e.g., M.A., M. Ed.) They meet the requirements for training and education to become members of the [College of Registered Psychotherapists of Ontario \(CRPO\)](#).

Canadian Certified Counsellor (CCC)

Canadian Certified Counsellors may have a variety of other degrees in mental health and counselling, usually at the Master's degree level (e.g., M.A., M.Ed.). Therapists with a CCC designation are members of the Canadian Counselling and Psychotherapy Association (CCPA). Please note membership in the CCPA is not the same as certification (CCC) which requires certain standards of training and experience to be met. [Canadian Counselling and Psychotherapy Association: Homepage CCPA](#)

As noted above, insurance coverage for the services of a Registered Social Worker, Registered Psychotherapist, or a Counsellor may depend on whether they have a supervisory relationship with an approved supervisor, often a psychologist, who provides a receipt; therefore, it is important to verify this in advance.

Finally, **Psychiatrists** are medical doctors with additional specialized training in Psychiatry. Psychiatrists and HCPs can make diagnoses and prescribe medications. Psychiatrists often work in a consulting role with your HCP to help diagnose, prescribe and manage medication. They do not routinely provide psychotherapy. A referral from a HCP is needed to access a psychiatrist's services. Psychiatry services are covered through OHIP.

The following website also provides excellent information about psychotherapy:
[Psychotherapy | CAMH](#)

Finding Therapists in Private Practice

While we cannot usually recommend particular therapists, here are some websites to help you find local mental health professionals*:

<https://ottawa-psychologists.org/>

<https://www.psychologytoday.com/ca/therapists/on/ottawa>

[Ottawa's Choice For Counselling & Psychotherapy | Capital Choice](#)

Other Resources

Several local community agencies and provincially funded mental health services provide counselling services free of charge or have sliding fee scales geared to income. Please explore the following other affordable options for getting help:

<https://www.accessmha.ca> for anyone 16 years or older

[1 Call 1 Click](#) for children, youth and families (613-260-2360)

[Mental Health & Addiction Treatment | Connex Ontario](#) available 24/7 (1-866-531-2600)

[Digital Therapy Services & Online Mental Health Support by MindBeacon](#)

[Call 211 to find mental health supports across Ontario | Blog](#) (dial 2-1-1)

[Home - Family Services Ottawa](#)[Family Services Ottawa](#) (613-725-3601)

[Home - JFS Ottawa](#) [JFS Ottawa](#) (613-722-2225)

[CFSO | Counselling and Family Service Ottawa](#) (613-233-8478)

*The information provided is intended for **information purposes only**. While every reasonable effort has been made to ensure the accuracy of the information, no guarantee can be given that the information is free from error or omission.

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WCFHT Mental Health Team

Andrea Thomas, MSW, RSW