



Insurance Coverage for Counselling

Coverage varies from plan to plan.

Typically, plans are broken into two areas: *Dental Plans*, and *Extended Health Benefits*.

Extended Health plans may cover a wide range of items but are generally designed to offer coverage for services not included in universal health care like prescription drugs, out of country medical care, vision care, and *Paramedical Services*.

Services provided by Mental Health Providers such as Registered or Provisional Psychologists, a Master of Social Workers, and Certified Canadian Counsellors are included under Paramedical Services. Health Spending Accounts also can cover mental health therapies.

It is important to note that the federal Health Information Act (HIA) provides vast privacy rights for patients. Only patients, appropriate medical personnel and insurance company officials can view medical records. Even patients' families don't have the right to medical records or information without patient consent.

Accordingly, *neither medical providers nor insurance companies can share information about an employee's health with an employer.*

Tips to find if you are covered for counseling therapy under your plan:

1- Consult with your HR department to find out how to find the policy, which details the specifics of your company's extended health plan (often provided in a booklet, on a website or via telephone)

2- Packages usually outline which therapist/counsellor/psychotherapist credentials are covered by the insurance plan: Registered/Provisional Psychologist, Registered Social Worker (MSW or BSW), Canadian Certified Counsellor.

3- Request information on the yearly maximum for counselling expense reimbursement; the deductible or the per cent of coverage for each visit.

Overview of Billing:

Please contact your insurance provider for accurate coverage

Direct Billing: The process of a healthcare provider billing an insurance company directly for services.

Submittable: Client pays for the service upfront but can process the invoice through their provider for reimbursement.

- **Alberta Blue Cross**
 - Direct Billing: Melisha Franks, Deena West, Kyle Graham, Chris Shorrock, Kim Mendenhall, Minota Kennel
- **Green Shield Canada**
 - Direct Billing: Melisha Franks, Deena West, Kyle Graham, Chris Shorrock, Kim Mendenhall, Minota Kennel
- **Johnson Group** (The Chamber of Commerce)
 - Direct Billing: Melisha Franks, Deena West, Kyle Graham, Chris Shorrock, Kim Mendenhall, Ben Coxson, Travis Funk
- **Canada Life** (Great West Life)
 - Direct Billing: Kyle Graham, Chris Shorrock, Kim Mendenhall
 - Submittable: Melisha Franks, Deena West
- **Desjardin Group**
 - Direct Billing: Kyle Graham, Chris Shorrock, Kim Mendenhall
 - Submittable: Melisha Franks, Deena West
- **Maximum Benefit**
 - Direct Billing: Kyle Graham, Chris Shorrock, Kim Mendenhall
 - Submittable: Melisha Franks, Deena West
- **Medavie Blue Cross**
 - Direct Billing: Melisha Franks, Chris Shorrock
 - Submittable: Melisha Franks, Chris Shorrock
- **Sunlife Financial**
 - Submittable: Melisha Franks, Deena West, Kyle Graham, Chris Shorrock, Kim Mendenhall