



DO YOUR HEALTH BENEFITS COVER PSYCHOLOGICAL SERVICES?

WHO ARE PSYCHOLOGISTS AND PSYCHOLOGICAL ASSOCIATES?

Psychologists and Psychological Associates are specialists who identify, assess and treat individuals with learning, attention, behavior, social and emotional problems. In order to practice in the province of Ontario, a Psychologist or Psychological Associate must be registered with the College of Psychologists of Ontario. Confidential and ethical practices are very important to Psychologists and Psychological Associates.

Psychologists and Psychological Associates practice in a variety of settings which provide government funded services, including hospitals and schools. Services are also available on a fee-for-service basis from a Psychologist or Psychological Associate in private practice.

Recommended fee schedules are set annually by the Ontario Psychological Association.

ARE YOU COVERED BY YOUR BENEFIT PLAN?

You may have an employee health care plan that has coverage for the services of a registered Psychologist or Psychological Associate. You can verify this as follows:

- ✓ **Benefits Plan**
Ask for a copy of your Benefits Plan.
- ✓ **Policy Booklet**
Check your policy booklet or talk with your employee benefits manager.
- ✓ **Coverage**
Look for coverage for *Psychology, Therapy, or Rehabilitation Services*. Also check under *Extended Health Services or Supplementary Group Benefits*.
- ✓ **Physician Referral**
Obtain a physician referral if required.
- ✓ **Coverage Limits**
Check for coverage limits, i.e. Amount per annum, and/or per visit as well as any deductibles.
- ✓ **Benefit Year**
Check your benefit year, i.e. calendar year, school year, etc.
- ✓ **Per individual or Per Family**
Look to see whether the coverage is per individual or per family. Does your plan allow the child and the parent to claim separately/cover post-secondary students, etc.?
- ✓ **Clarification of Coverage**
If in doubt regarding the nature of your coverage, ask for clarification of your coverage in writing.

GETTING YOUR HEALTH CARE PLAN TO PAY

You should review your benefits plan with the office prior to booking an appointment or with the Clinician on your first visit. Remember, it is your responsibility to pay the professional for services rendered and forward all receipts for reimbursement to the insurance company directly. In most cases, they will send the refund directly to you.

HOW TO ASK FOR BETTER COVERAGE

Let your employer or union know that you want coverage for Psychological services in your employee benefit plan. Inform them about the importance of coverage for these services.

TAX EXEMPTIONS

Recent changes made by Revenue Canada may mean that your therapy services may be tax deductible. Check with Revenue Canada directly to see if you are eligible and remember to save all receipts provided by your clinician.

PAYMENT SCHEDULE

At our practice, we ask that you provide payment by Credit Card, Interac, Cash or Cheque at each visit.

WHERE CAN I GO FOR HELP?

If you are concerned about your preschooler, child, adolescent, family, marriage or yourself, contact our clinic. We can assess the problem and work with you to help understand and address the areas of concern including: learning, attention, behavior, communication, relationships, stress and emotion.

Early help is especially important for more severe problems.

Psychological or Psychoeducational assessment and formal diagnosis of the difficulties are often required to access specialized community resources; to have problems identified and addressed at preschool, schools, colleges and universities; and/or to secure funding for needed services. A profile of strengths and weaknesses can help you develop a thorough understanding and individualized plan for change.

WHAT OTHER CLINICAL SERVICES ARE AVAILABLE?

Our multi-disciplinary practice offers services for individuals with multiple needs, as well as workshops for parents and professionals.

Services Include:

- ✓ Psychology
- ✓ Speech
- ✓ Behaviour/Counselling
- ✓ Educational Coaching
- ✓ Assistive Technology

**If you have any additional questions regarding coverage and services,
or wish to book an appointment, please call our Intake Coordinator at:**

905-874-4737