Guide to Accessing Therapy

Off-Campus Edition
Read me for information on who can provide therapy and guidance for finding a therapist for yourself.
Important to Know

Therapy, more formally known as psychotherapy, is a regulated and controlled profession in Ontario. This means that only individuals with the approved educational qualifications and training can earn the title of “psychotherapist.”

This is especially important to know if you are considering using your student insurance benefits to cover the cost of therapy, as your insurance plan will only cover sessions with professionals registered and trained to deliver psychotherapy.
Good to know: Your relationship with a therapist is private and confidential, which means that unless there is an explicit reason (usually related to safety), the therapist will not share what is discussed within sessions with anyone else.

Psychotherapy can only be performed by certain mental health professionals, including:
- Psychiatrists
- Registered Social Workers (MSW, RSW)
- Psychologists
- Registered Psychotherapists (RP)
More Information on Mental Health Professionals

Social Workers and Psychotherapists: MSW, RSWs & RPs are trained to support you with mental health concerns, such as anxiety, grief, substance misuse, trauma, etc. They can help you process your thoughts, emotions, and teach ways to cope with stressful situations. Through the student insurance plan, you can be reimbursed up to $100 per visit, for a maximum of 15 visits per year.

Psychiatrists: Can assess and diagnose a mental health concern, and explore medication as part of your treatment plan. If you live in Ontario and have OHIP, then you can request a referral through your family doctor. If you do not have OHIP coverage, start with the University of Toronto’s Health & Wellness Office.

Psychologists: Can assess and diagnose a mental health concern, and can help with documentation to receive a service. Although they are covered under your student insurance plan, psychologists charge more per session than other mental health professionals, so it would not be recommended to see one for ongoing therapy, unless you have the funds to pay out of pocket once insurance coverage runs out.
Which Professional is Right for You?

I have spoken with a mental health professional before

Yes

I think I need to supplement my mental health services; I am interested in a formal assessment and/or exploring medication as a part of my treatment plan.

Both psychiatrists and psychologists are trained to complete assessments and provide clinical diagnoses. They can be met with before or after starting therapy. Psychiatrists are specifically trained in medication needs.

No

Discuss your needs with a healthcare professional. If you know you are interested in therapy, professionals with an MSW, RSW or an RP are trained and covered by the student insurance plans.

Important to Know:
You do not need to be diagnosed with a mental health disorder to see a therapist - you can choose to get a formal assessment if you wish or if your therapist feels it would benefit your work together.
How to Find a Therapist

1. Some Websites you can use to search:

**Umbrella Health Network:** A Network of Queer and Trans-identified mental health professionals who serve the 2SLGBTQIA Community.

**Psychology Today:** Largest online directory of therapists internationally; click on Find A Therapist.

**Healing in Colour:** A directory of Black, Indigenous, & Persons of Color therapists who are committed to supporting intersectional wellness

**Black Therapist List:** A directory of black therapists practicing in Canada of many different designations and expertise.

**Asian Mental Health Collective:** A directory of Asian therapists, normalizing mental health within the Asian community.

2. Request to Book a Consultation

Most therapists provide a **free** phone or video consultation before booking a session.

Consultations are an opportunity for you to ask the therapist questions to assess if they're a good fit for you.

Book consultations with a few therapists, then book a full session with whom you feel most comfortable.

**Pro Tip:** you can refine your search by location, languages spoken, trainings, experience, specialty, etc.

During your search, ensure the therapists you select to move forward with are either "MSW, RSW" or an "RP."
Before you begin sessions, ensure the following:

They have the designation of either **MSW, RSW or RP**.

You are able to meet their cost per session.

*Remember: you will be covered for $100 per session, so if their rate is higher, the balance is paid for by yourself.*

*Some therapists may offer sessions at a reduced rate. You can inquire if they are able to offer you a lower rate to meet your financial needs.*

They are able to provide a receipt per session, detailing their licensing information, session date and length, and the amount paid. You will need this receipt to get reimbursed if using your insurance plan.

If you are feeling unsure, connect with the insurance company and confirm that this therapist will be covered under your plan, and that you will be reimbursed for sessions (and how much per session!).

*For guidance on how to get reimbursed, please refer to the Getting Reimbursed Guide.*

Have questions? Our Innis College Assistant Dean, Community Wellness can help! Email Sana at sana.imran@utoronto.ca