

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 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)



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 us process our lives and teach us ways to cope with stressful emotions and situations. Through your student insurance plan, you can be reimbursed up to \$100 per visit, for a maximum of 15 visits per year.

Psychiatrists: Can assess and diagnosis 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?



How to Find a Therapist

1. Some Websites you can use to search:

Umbrella Health Network:

A Network of Queer and Transidentified mental health professionals who serve the 2SLGBTQIA Community.

Affordable Therapy Network:

Large online directory of therapists that offer low-cost, sliding scale services across Canada.

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 who you feel most comfortable. See the next page for some questions to ask during the consultation.

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

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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 Daina Zweig can help at daina.zweig@utoronto.ca

