

Finding a therapist in Ontario covered by insurance: a practical checklist

101 Psychotherapy | Registered Psychotherapists | Greater Toronto Area

Steps to finding covered therapy in Ontario

1 Call your insurer first

Ask specifically: Does my plan cover Registered Psychotherapists (RP) or Registered Social Workers (RSW)? Get the annual dollar limit and any per-session cap.

2 Know which designations your plan covers

Most extended health plans cover RP (Registered Psychotherapist) and RSW (Registered Social Worker). Some also cover psychologists. Ask your HR team if unsure.

3 Verify the therapist's designation

Check the CRPO public register at crpo.ca to confirm an RP is registered and in good standing. Same-day verification, takes 2 minutes.

4 Book a free consultation first

Most therapists offer a free 15-20 minute call. Use it to describe what you are dealing with and ask about their approach. Fit matters more than credentials alone.

5 Ask about receipts before your first paid session

Confirm the therapist provides official receipts showing their name, designation, registration number, date, and fee. Your insurer will require all of this.

6 Submit claims promptly

Most plans require claims within 12 months of the session date. Submit monthly rather than waiting until year-end to avoid losing benefits.

7 Ask about direct billing

Some therapists offer direct billing to certain insurers, so you pay nothing upfront. Ask when booking whether this option is available.

Ready to talk? Book a free consultation at 101psychotherapy.ca