

# Which mental health professional do I need? Ontario guide 2026

101 Psychotherapy | Registered Psychotherapists serving the Greater Toronto Area

## The three main mental health professionals in Ontario

### 1 Psychologist (Ph.D. or Psy.D.)

Doctoral-level training. Regulated by the College of Psychologists of Ontario (CPO). Can assess and diagnose. Cannot prescribe medication. NOT covered by OHIP.

### 2 Registered Psychotherapist (RP)

Master's degree minimum. Regulated by CRPO. Provides talk therapy (CBT, DBT, ACT, etc.). Cannot diagnose or prescribe. NOT covered by OHIP but common under extended benefits.

### 3 Psychiatrist (MD + residency)

Medical doctor specializing in psychiatry. Can diagnose, prescribe, and manage medication. Covered by OHIP. Usually requires a referral from a family doctor.

### 4 Social Worker (RSW/MSW)

Registered Social Worker. Can provide therapy and connect you with community resources. Often covered under extended benefits.

### 5 How to check your insurance coverage

Call the benefits number on your insurance card and ask: Does my plan cover sessions with a Registered Psychotherapist (RP) or Registered Social Worker (RSW)?

### 6 When you might need a psychiatrist

If you need a formal diagnosis, medication, or both. Start with your family doctor, who can refer you. Wait times vary.

### 7 When an RP is the right choice

If you want structured talk therapy for anxiety, depression, burnout, trauma, relationships, or life transitions. No referral needed, usually faster access.

Ready to talk? Book a free consultation at [101psychotherapy.ca](https://101psychotherapy.ca)