



EXPLORING PRIVATE HEALTH BENEFITS FOR COUNSELLING OR THERAPY

Many people have private health insurance through their employer, post-secondary school (college or university), or their spouse or common-law partner's insurance plan.

Insurance carriers like *Blue Cross*, *Great West Life*, *Sunlife* and others often offer plans that include free or low-cost counselling services. It's generally quicker to access these than free community-based services.

Look for:

- » **Practitioner 1 Services:** Provides 80% coverage for the services of a Registered Clinical Psychologist or a Masters in Social Work up to \$450 per calendar year.
- » **Healthcare Spending Account or Wellness Account:** These accounts may reimburse, extend, or pay for a wide range of out-of-pocket health expenses, including counselling and psychological services. Combined with Practitioner 1 Services, this may extend your coverage to allow for more counselling sessions.

Employee Assistant Programs/Centres/Plans (EAP/EAC)

Some employers purchase EAP/EAC services for their staff. Through these services, counselling may be available in person or by phone. The number of sessions can vary. Generally, EAP counselling is structured, goal-oriented, and time-limited. The focus is on restoring regular function. Sometimes other family members may be included on your plan. Check with your workplace Human Resources Department and/or Benefits Co-ordinator(s) to see if this program is available to you.

Finding a private therapist

This can be as simple as a Google search on the internet. Type "private therapy Winnipeg" in the search bar and press/click enter. You will see many results but focus on two websites, *Theravive* and *Psychology Today*.

Clinical Psychology can be expensive. Therapists with Masters or Bachelor's Degrees in Social Work, Marriage and Family Therapy or Counselling Degrees may be more affordable.

Finding a good fit

It's helpful to let intake or the therapist know who you are and what kind of support you are looking for. For example, if you want counselling from a feminist perspective or if you have a gender preference for a therapist, let them know. Sharing more information about your needs will help you find the best fit.

If you have any questions that have not been answered on this fact sheet, you can contact our counselling department at the contact information below.

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