

UNDERSTANDING YOUR COVERAGE

Insurance Coverage for Psychological Services in Alberta

Who Can Provide Insured Psychological Services?

Registered Psychologists

- Have doctoral or master's-level training in psychology and are fully registered with the College of Alberta Psychologists (CAP)
- Services are typically covered by extended health insurance plans

Provisionally Registered Psychologists

- Have completed their academic training and are working under supervision to gain the experience required for full registration with CAP
- Many insurance plans also cover services provided by Provisionally Registered Psychologists, though coverage may vary

Direct Billing & Reimbursement

We offer direct billing to most insurance companies.

If direct billing is not available:

- You will receive a detailed receipt including the psychologist's registration number
- Submit the receipt to your insurance provider
- Reimbursement will be sent to you directly according to your plan's terms

Types of Insurance Coverage

Extended Health Benefits

Most employer-sponsored benefit plans include coverage for psychological services. Common insurance providers in Canada include (but are not limited to):

- Manulife
- Canada Life
- Blue Cross
- Greenshield
- Chambers of Commerce Group Insurance (CCGI)
- Johnston Group

Coverage Amounts

Coverage limits vary significantly by plan, but typically include:

- Annual maximum: \$500 - \$3,000+ per year
- Per-session limits: Some plans may cap the amount per session
- Combined coverage: Some plans combine psychology with other practitioners (e.g., massage therapy, physiotherapy)

What Services Are Covered?

Insurance plans generally cover:

- Individual psychotherapy/counselling
- Psychological assessments
- Family therapy
- Group therapy
- Couple's therapy

Note: Coverage specifics vary by plan. Some services may require pre-authorization or a physician referral.

How to Check Your Insurance Coverage

Before your first appointment, we recommend that you:

Review your benefits or contact your insurance provider directly

Ask these specific questions:

- Do I have coverage for psychological services?
- What is my annual maximum for psychology?
- Are services provided by Provisionally Registered Psychologists covered?
- Is there a per-session limit?
- Do I need a referral from my doctor?
- Do I need pre-authorization?
- What is my policy number and group/certificate number?

Bring your insurance information to your first appointment

Additional Resources

College of Alberta Psychologists
www.psychologistsassociation.ab.ca
Phone: 780-424-5070

Canadian Psychological Association
www.cpa.ca

Questions About Your Coverage?

Please contact our office at
info@corepsychology.ca

