

# Understanding the Mental Healthcare Field and Coverage Options



## Introduction

Mental health and wellbeing can affect us all and are just as important to pay attention to as our physical health. Our mental health determines how we interact with the world and deal with challenges big and small. For some people living with a chronic illness, the stresses of everyday life can compound the challenges you already face. In fact, research has shown that people with arthritis are more likely to have increased symptoms of depression, anxiety, and/or stress, which can then lead to poor management of arthritis symptoms. Factors such as the uncertainty of a diagnosis, reduced independence, or even dealing with changes to treatment can impact your mental well-being.

Chronic pain can impact mental health as well. When asked about the relationship between their disease and mental health, people with arthritis noted that when their pain increases, their stress, anxiety and depression also increase.

Some people have pre-existing or emerging mental health conditions that are independent of their arthritis, and in some cases, these conditions could be further worsened by arthritis symptoms. With or without a mental illness, many people with arthritis are resilient in coping with pain or loss of mobility, and are able to maintain their mental wellbeing despite life's challenges.

**It's important to address your mental health as part of your overall healthcare. The information in this resource can help you understand different approaches to addressing mental illness through access to mental healthcare and promoting your mental wellness or wellbeing:**



### Mental Health Practitioners -

people who provide mental healthcare and treat mental illness

P2



### Treatment approaches -

different forms of mental healthcare treatments

P4



### Mental wellness promotion -

different methods to promote resilience, wellbeing and mental wellness strategies

P6



### Delivery methods -

ways you might receive mental healthcare

P7



### Coverage options -

types of mental healthcare that may or may not be free or covered by insurance plans

P8



# Mental Health Practitioners

In Canada, there is a wide range of practitioners, services and self-led programs available to help you take care of your mental and emotional health. Certified mental health professions are governed by a regulating body and require specialized training, such as psychiatrists, psychologists, social workers, and in some regions, psychotherapists.

It's important to note that in many provinces and territories, anyone can call themselves a counsellor, a therapist or life coach — whether they have formal training or not. Do your research to make sure a service or professional is right for you because even if a professional is certified by a board, this doesn't mean they'll be a good fit for you personally. You can self-refer to a psychologist or any unregulated professionals, but these services are usually not covered by your public health plan. Public plans will cover seeing a psychiatrist, whether for assessment or for treatment.

## ▼ Psychologist

Psychologists are trained to assess and treat mental health issues. They hold a master's or doctoral degree in psychology, usually within a specific specialty area. A psychologist cannot prescribe medications. Their expertise includes psychological assessment of emotional and cognitive functions, diagnosis of emotional and cognitive conditions and the use of evidence-based psychological tests, treatments and psychotherapies. You can make an appointment with a psychologist on your own without a doctor's referral. The services of some psychologists, like those employed by a hospital or school, are covered by the public health system, while those practicing in the community generally charge a fee, though this might be covered by private health insurance if you have it.

To find a psychologist in your area go to [www.cpa.ca/public/findingapsychologist](http://www.cpa.ca/public/findingapsychologist)

## ▼ Psychiatrist

A psychiatrist is a medical doctor with a specialty in the diagnosis and treatment of mental illnesses using medications, as well as psychotherapy and other non-medication approaches. Psychiatrists can prescribe medication and their services are covered by provincial and territorial health plans. You will need a referral from a family doctor or other health professional to receive an appointment. Psychotherapy or talk therapy provided by a psychiatrist is covered by public health plans.

### Psychiatrist vs. psychologist

Psychiatrists are trained as medical doctors, then specialize in psychiatry. This training allows them to diagnose psychiatric and medical conditions and prescribe medications and medical treatments in addition to providing evidence-based psychotherapy. Like psychiatrists, psychologists are trained in the theory and practice of how the mind functions and are either clinical practitioners who provide psychotherapy or are researchers. Psychologists do not prescribe medications.

## ▼ Psychotherapist

Psychotherapists use talk-based therapy to work with individuals, couples and families to help people improve and maintain their mental health. Psychotherapists work together with clients to create positive changes in thinking, feeling, behavior and social functioning. There are many different approaches to psychotherapy, including psychoanalysis, cognitive-behavioural therapy, and humanistic therapy, amongst others. It's important to do some research beforehand to find an approach that's best for you. You can make a psychotherapy appointment on your own, a referral from a doctor isn't needed. While a psychotherapist's fees are not covered by public health plans, some private insurance plans may include psychotherapy costs.

At this point, psychotherapy is a regulated profession in the following provinces: Quebec, Ontario, Nova Scotia and New Brunswick. Alberta is also in the process of regulating the profession. While regulation is a provincial/territorial responsibility, anyone who provides psychotherapy as a mental health service to the public is required to do so according to the practice standards set out by their province or territory. In general, psychotherapists are required to meet appropriate criteria, including that they must hold at minimum a master's degree in Counselling, seek supervision support, engage in continued professional development and have completed a minimum number of hours of direct practice experience.

### ▼ **Counsellor**

The term counsellor can apply to a wide range of mental health professionals, including psychologists, social workers, psychotherapists, as well as non-regulated fields that provide counselling services. Counsellors who are not in a regulated profession may choose to join an organization with its own standards of care, but that doesn't mean they are regulated by laws in every region. Coverage for counselling services may vary depending on the type of mental health professional involved.

### ▼ **Social Worker**

A social worker's focus is on your quality of life, which can be impacted by your physical and mental health, as well as social and economic factors. Social workers can help you access services to assist you with things like health insurance, pension plans, home support, financial problems or finding appropriate housing. Social workers also play a treatment role by providing help with social, mental and emotional issues. They can provide support in dealing with depression and anger related to your symptoms, assisting family members, and helping to find meaningful activities to replace any that you had to give up because of arthritis or mental illness. Some social workers are also able to provide psychotherapy services as well, such as those with a Master's of Social Work degree. Although you can ask for a referral from your doctor or other health professional, it is not needed.

### ▼ **Family Doctor/General Practitioner**

Your family doctor can help assess your mental health needs, rule out other possible causes of problems you're experiencing and work with you to plan a course of action, as well as prescribe and/or renew medications to help manage various mental health disorders. This can include supporting you in selecting other treatment team members, identifying helpful resources, and monitoring your progress. Some service providers, like psychiatrists, can only be accessed through a family doctor. This process is called a referral. If you have concerns about your mental health, your family doctor can be a good place to start. Some family doctors focus their practice on providing psychotherapy.

### ▼ **Art Therapist**

Art therapy combines creativity and psychotherapy, encouraging self-exploration and understanding. Art therapy provides an opportunity to use shape, colour and imagery to allow you to express thoughts and feelings that you may have trouble describing in words. Art therapy is not often covered by public or private health plans but may be offered through services where costs can be reduced or covered. Art therapy is currently not a regulated profession in Canada at the time of writing, but art therapists can apply to become a professional or registered art therapist if they meet the requirements of the Canadian Art Therapy Association, including obtaining a graduate level degree or diploma in Art Therapy.

## ▼ **Certified Mental Health Peer Supporter**

Peer supporters provide practical and emotional support to others based on a shared common experience, such as a mental illness. Certified peer supporters have experience living with mental illness, related to their own health or that of a loved one, and act as a recovery guide. Peer support occurs in both group and one-on-one relationships, where the peer supporter provides emotional and social support, empathy and understanding. Peer supporters also share coping strategies and can provide assistance in navigating the mental health system. In Canada, there are standards of practice for certified peer supporters, to ensure their knowledge, skills, competencies and experience are appropriate for the certification. Peer support is not covered by public health plans and rarely covered by private health insurance, but may be available for little to no cost through organizations such as your local Canadian Mental Health Association branch.



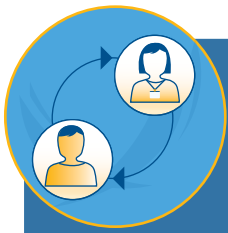
## **Medication Treatments**

### ▼ **Antidepressant Medication**

In some circumstances, a doctor may prescribe antidepressant medications. Antidepressant medications are used to help relieve the distress of depression or anxiety and are sometimes also used to help with chronic pain. Antidepressants don't work for everyone, and when they do work, they are most effective when combined with mental health therapy, physical activity, support from family or friends, and self-care (such as getting enough sleep). Antidepressants can take some time (weeks or months) to be fully effective. Early signs include improved sleep and energy, while mood improvement may take longer. Many antidepressant medications should not be stopped suddenly, but tapered off on the advice of a doctor.

### ▼ **Anti-anxiety Medications**

Anti-anxiety medications can help reduce anxiety symptoms such as panic attacks. These medications can help reduce anxiety and make it easier to sleep, while they may also be used as a muscle relaxant or for treatment of seizures and alcohol withdrawal. The most common types of anti-anxiety medications, benzodiazepines, are also called minor tranquilizers or hypnotics. For some people, the effects of these medications can be achieved without drugs using other strategies. Exercise, meditation, and talking to a trusted friend, family member or therapist should all be tried first before using anti-anxiety medications. These medications are safe and effective when used appropriately but may also be abused and can be addictive. Therefore, they are usually used for short-term or occasional use only.



# Psychotherapy: Non-Medication Treatments

Below is a list of some of the different types of mental health therapies available. For a more extensive list and further details, see [www.psychologytoday.com/ca/types-of-therapy](http://www.psychologytoday.com/ca/types-of-therapy).

\*Please note: The Arthritis Society cannot attest to the efficacy or validity of the many types of therapy available. It is important to do your research before starting any new therapy. Anyone providing mental health therapy should be using evidence-based practices of assessment and intervention, and applying them within their scope of professional practice.

## ▼ Talking therapies

Talking therapies can include various forms of counselling, psychological treatment and psychotherapy, amongst others. They involve talking to a professional who is trained in helping you deal with your negative thoughts and emotions and who can help you make positive changes in your life. Talking about your feelings can help you identify what's bothering you and determine possible solutions. Talking therapies provide people with an opportunity to examine how their thoughts and emotions can have an impact on their mood and behavior. It can help reveal ongoing negative patterns and ways these patterns could be changed. Gaining a better understanding of one's thoughts and feelings through talk therapy can help individuals develop new ways of thinking and acting to make positive change, providing a greater sense of empowerment and confidence.

- **Cognitive Behavioural Therapy (CBT)**

Cognitive-behavioural therapy (CBT) is a practical, short-term form of psychotherapy. CBT helps people develop skills for becoming and staying healthy by developing a better awareness of the impact of our thoughts and behaviours on problems in day-to-day life. By helping people make sense of what is happening around them and adjusting problematic thinking patterns, CBT can change a person's perceptions of how they feel. CBT is usually time limited to 6-20 sessions and is goal-oriented. There is some evidence to suggest that Cognitive Behavioural Therapy can be effective in helping to address chronic pain symptoms such as those experienced with arthritis.

- **Acceptance and Commitment Therapy (ACT)**

Acceptance and commitment therapy (ACT) is a type of psychotherapy focused on action. ACT involves learning to come to terms with our negative emotions and accept that these can be appropriate responses to circumstances and should not prevent us from moving on with our lives. This type of therapy helps individuals accept the challenges they face and commit to making positive behavioural changes, despite their current situation or how they might feel about it.



# Mental Wellness Promotion

Below are some of the methods that you can use to promote your mental health:

## ▼ Mindfulness/Meditation

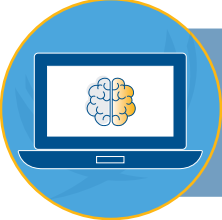
Mindfulness is the practice of focusing awareness on what is happening in the present (including our thoughts and behaviours) in a non-judgmental way. This may sound simple, but in fact, most people find it challenging. Mindfulness meditation is a particular type of meditation which asks us to pay attention to our body and our sensory experiences, thoughts, and emotions, moment by moment. It helps us to remember to stay fully aware of only what is happening in the present, both internally and externally – with no bias and no judgement. Many resources, including books and videos, are available to help you with the practice of meditation. Many communities offer meditation or mindfulness classes through their school board continuing education programs or other organizations.

## ▼ Progressive Muscular Relaxation (PMR)

Progressive muscle relaxation (PMR) involves systematically tensing and then relaxing individual muscles. This technique can help you recognize in your daily life when certain muscles are tightened and can help develop your ability to consciously relax them. Over time this allows you to have better control over muscular pain. If you have heart health issues, check with your doctor before trying PMR. You can find an example of a PMR technique in the Arthritis Society's [Mental Health online module](#).

## ▼ Support Groups

Support groups are spaces where you can share experiences, learn from others and connect with people with similar experiences to yours. Some groups may be led by a mental health professional, while others might be a casual group of peers. Community health organizations may run support groups in your area, or you can look online. If seeking out a support group online, make sure it is a reputable group, ideally affiliated with a mental health organization. You can also learn about starting a support group through the Arthritis Society.



# Methods of Delivery

## ▼ 1-on-1 in Person

Individual, one-on-one or solo therapy involves only you and the therapist, which could be a psychologist, counsellor or psychotherapist. Individual therapy allows your therapist to build a relationship with you and understand – and address – your specific issues. This type of therapy is conducted in-person in a relaxing environment where only you and the therapist are in conversation. Through ongoing conversations, you and the therapist can address one or multiple issues, while the therapist may also call back to previous appointments and provide reminders on effective coping skills. In-person individual therapy can be more expensive than other delivery methods, but depending on the type of therapist, it may be covered by public or private insurance.

## ▼ Virtual Mental Health

Online or over the phone therapy, also known as virtual mental health or tele-mental health, is a growing field. A mental health professional provides consultation or counseling and support over the internet through email, video conferencing, online chat, or a phone call. Virtual mental health may be useful to individuals who cannot leave their home, who work unconventional hours, who are overseas or those who live in rural or remote areas. If using a video conference or online chat, check which platform is being used to ensure it is secure. Depending on the type of health professional, there may be a fee associated with this service, which may or may not be covered by public or private insurance.

## ▼ Group Therapy

Group therapy involves one or more psychologists, counsellors, psychotherapists or others who lead a group of roughly five to 15 patients. Typically, groups meet for an hour or two each week. Some people attend individual therapy in addition to groups, while others participate in groups only. Group therapy may focus on a specific problem, or more generally focus on improving social skills or overcoming issues. Groups usually have a shared lived experience, allowing group members to serve as a support network that also holds you accountable. Group therapy may sometimes be available when one-to-one relationships are not feasible. In some cases, group therapy may be available at a lower cost than one-to-one therapy.

## ▼ Mental Health Apps

Mobile phone or tablet applications (apps) for mental health are often directly available for anyone to download. These apps might include monitoring symptoms, tracking treatment, or providing access to therapy and self care. It's important to note that an app can offer incorrect or misleading information to patients, such as therapeutic treatments that may not be effective, or new interventions which are clinically unproven. Proceed with caution and look to mental health professionals for recommendations when seeking an app to use. These apps may be available for free, such as some daily meditation apps, or may have a cost associated with them.



# Mental Health Coverage

Below are some of the methods that you can use to promote your mental health:

## ▼ **Public Insurance**

Each province and territory has their own public health insurance plan which is supported by our taxes. When using public healthcare services, such as a hospital or medical clinic, you must show your health insurance card. All parts of Canada will provide free emergency medical services, even if you don't have a government health card, but there may be restrictions depending on your immigration status. There is also an agreement between provinces and territories to use health services if you are not in your own region within Canada. Be sure to learn what your public health insurance covers, as each region may have different coverage of healthcare, and specifically mental healthcare. For instance, in many provinces, psychiatrists are covered by the provincial health insurance plan as long as a referral is made from your family doctor.

## ▼ **Private Insurance**

Private, or personal, health insurance plans provide additional coverage for health expenses and preventative care. In many regions, public health insurance may not cover prescription drugs, health practitioners such as counsellors or physiotherapists, and medical equipment. If you have private health insurance, it may cover these items in part or in full. Private health insurance may be available through an employer, a school, a family member's employer, or another source. You can also purchase your own private health insurance. This insurance may include coverage of some types of mental healthcare.

## ▼ **Employee Assistance Program**

An employee assistance program (EAP) is offered by some employers as a confidential, short-term counselling service for employees to help deal with life challenges. EAPs can offer help and suggestions with resolving difficulties in a person's life, even if the source of the issues is not related to the workplace. Often, EAPs offer a range of services, usually connected with phone or internet-based access to mental health professionals, and referrals to other agencies or professionals as needed.

## ▼ **Free Community or Online Services**

Some community organizations, such as the Canadian Mental Health Association or your regional health centre/hospital, offer mental health services that are often freely available to local clients. To find out what is available, search "mental health services" on the internet and the name of your city, town or region to explore the options. There are also free online services available, such as Cognitive Behavioural Therapy programs or Mindfulness Meditation. Some of these are led by an instructor guiding the therapy or meditation through live or pre-recorded sessions, while others are self-led, providing prompts for you to follow. You may need to register for a subscription to an online service to continue using it, while many provide some or all programs for ongoing free use.



## Sources

### **American Psychiatric Association –**

[www.psychiatry.org/psychiatrists/practice/mental-health-apps/why-rate-mental-health-apps](http://www.psychiatry.org/psychiatrists/practice/mental-health-apps/why-rate-mental-health-apps)

### **American Psychological Association –**

[www.apa.org/helpcenter/group-therapy](http://www.apa.org/helpcenter/group-therapy)

### **Anxiety and Depression Association of America (ADAA) –**

[www.adaa.org/finding-help/telemental-health](http://www.adaa.org/finding-help/telemental-health)

### **CAMH –**

[www.camh.ca/en/health-info/mental-illness-and-addiction-index/cognitive-behavioural-therapy](http://www.camh.ca/en/health-info/mental-illness-and-addiction-index/cognitive-behavioural-therapy)

### **Canadian Art Therapy Association (CATA) –**

[www.canadianarttherapy.org/what-is-art-therapy/](http://www.canadianarttherapy.org/what-is-art-therapy/)

### **Canadian Centre for Occupational Health and Safety (CCOHS) –**

[www.ccohs.ca/oshanswers/hsprograms/eap.html](http://www.ccohs.ca/oshanswers/hsprograms/eap.html)

### **Canadian Counselling and Psychotherapy Association –**

<https://www.ccpa-accp.ca/profession/regulation-across-canada/>

### **Canadian Mental Health Association –**

<https://cmha.ca/documents/getting-help>

### **College of Registered Psychotherapists of Ontario (CRPO) –**

<https://www.crpo.ca/what-is-psychotherapy/>

### **Fountain of Health Association for Optimal Aging –**

[www.fountainofhealth.ca](http://www.fountainofhealth.ca)

### **Government of Canada –**

[www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/health-care-card.html](http://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/health-care-card.html)

### **National Alliance of Mental Illness (NAMI) –**

[www.nami.org/learn-more/treatment/types-of-mental-health-professionals](http://www.nami.org/learn-more/treatment/types-of-mental-health-professionals)

### **Psychology Today -**

[www.psychologytoday.com/ca/types-of-therapy](http://www.psychologytoday.com/ca/types-of-therapy)

### **uCalgary –**

<https://psyc.ucalgary.ca/undergraduate/careers/clinical-psychology-faq#4>

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