

Client Guide: How to Request Reimbursement from your Insurance Provider

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Dear Client,

If you wish to request a claim for reimbursement through your Extended Health Benefits (EHB), please follow the steps below. This guide applies to clients across all Canadian provinces and reflects common requirements, though it's important to check the specifics of your own plan.

1. Verify your Coverage

Insurance coverage for counselling services vary based on you provider, province of residence, and specific plan. Before submitting your first claim, I recommend confirming the following with your insurer:

- ✓ Does your plan cover counselling with a Registered Therapeutic Counsellor - Candidate (RTC-C) (ACCT) through the Association of Cooperative Counselling Therapists of Canada (ACCT)?
- ✓ What amount of percentage is reimbursed per session? (e.g., 80% or up to \$100/session)
- ✓ Is there an annual limit for mental health services? (e.g., \$500 - \$1,500 per year)
- ✓ Are there any restrictions based on province, or on the designation or registration level of the provider?
- ✓ What supporting documents are required to process a claim?

 Important: Some insurance providers only cover specific designations such as RCC, RP, or CCC. Others may cover RTC-Cs but require additional documentation or confirmation.

2. Keep Your Invoices

After each paid session, you will receive a detailed invoice that includes:

- ✓ My professional credentials (RTC-C, ACCT)
- ✓ Session details: date, duration, and total fee paid

- ✓ Payment confirmation
- ✓ Contact email: info@julianaacuna.com

This invoice serves as your official receipt for reimbursement.

3. Submit your Claim

Depending on your provider, claims can typically be submitted through:

- Online Portal (Log in to your insurer's website)
- Email Submission (Check your provider's instructions)
- Mobile App (For insurers that support mobile claims)
- Paper Form (If required by your provider)

⚡ Processing time varies by insurer. Be sure to ask how long it takes and whether any additional steps are needed.

4. If Your Claim is Denied

If your claim is denied, you can:

- ✓ Ask your insurer for clarification on why RTC-Cs are not covered.
 - ✓ Appeal the decision by submitting a letter requesting an exception.
 - ✓ Check if your employer can adjust your benefits to include RTC-Cs.
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5. Need Help?

If your insurance provider asks for additional documentation or confirmation of credentials, please contact me at info@julianaacuna.com I will gladly provide support or clarify any information needed to complete your reimbursement process.