

I'm interested in therapy. What are my options? Some things to consider when finding the right option for you...

Are you able and willing to pay for private therapy?

- You can use the following online directories to search for a therapist: [PsychologyToday.com](https://www.psychologytoday.com), [PsychotherapyMatters.com](https://www.psychotherapymatters.com), or [PsychotherapyOntario.org/find-a-therapist](https://www.psychtherapyontario.org/find-a-therapist)
- **Green Space** ([greenspacehealth.ca](https://www.greenspacehealth.ca)) and **Layla** (www.layla.care) are online services that provide assistance to directly connect you to a private therapist that best matches your needs.

"I think I could pay, but not \$200 per session." Are there ways to cut down on the cost?

- Some therapists offer **sliding scale rates** – you can inquire directly with private therapists about their rates
- Consider the difference between the **type of professional** – registered psychotherapists & registered social workers will offer lower rates than psychologists (see [FAQs](#))
- **Student or intern therapists** often charge a reduced rate. If they are registered with a professional college, they may also be covered by employee benefits.
- Online [video counselling](#) can cost about half the rate of in-person therapy.
- Therapist-assisted digital therapy (iCBT) with [Mind Beacon](#) provides an affordable & easily accessible alternative to in-person therapy.

Some other things to consider ...

Are you a student?

Most universities/colleges offer OHIP-covered psychiatric and counselling support, so it's a good option to start with if you can. To see what services your school offers, visit the school website and [Real Campus Student Assistance Program](#).

- You can also call **Good2Talk** (1-866-925-5454) – a free, confidential, 24/7 helpline for post-secondary students, providing professional counselling as well as information and referrals for mental health support.
- [Or search for services at mythoughtspot.ca](#) – a live map developed by students for students, for finding health, mental health and wellness services in Toronto and the GTA.

Do you/your partner/your parent(s) work?

You might have access to EAP...

- Many employers offer short-term counselling via an **Employee Assistance Program (EAP)** or **Employee and Family Assistance Program (EFAP)**
- This service is completely confidential and usually available to you and your immediate family members.
- Typically offer immediate phone/online-messaging counselling as well as ongoing (short-term) in-person counselling. They may also offer online resources/groups.
 - **Tip:** There is usually a limit to the number of sessions you can have within a certain timeframe or regarding a specific issue. You may be able to access the service again (often with the same counsellor) once the timeframe has ended or to discuss a different issue.

You might be able to use insurance benefits to cover therapy...

- Typically, employees who receive insurance benefits will have some coverage that includes registered psychotherapists, social workers, and/or psychologists. Be sure to check what type of services your benefits cover to make sure you connect with the right professional.

Are none of these options available to you? Take a look at the list of free or low-cost services.

Frequently Asked Questions

What's the difference between social workers, psychotherapists, psychologists, and psychiatrists?

Psychiatrist: This professional group has a medical degree and specialty training in psychiatry and, unlike most psychotherapists, can prescribe medication. While psychiatrists are trained in psychotherapy, they typically see patients for diagnostic assessment and treatment recommendations and most do not offer ongoing therapy unless this is a part of their practice. As medical doctors, they are OHIP-covered.

Psychologist: This professional has a PhD in psychology (>9 years of university education & 1 year of supervised practice). In addition to performing talk therapy, they have training in psychological testing and diagnostic assessments. Even though psychologists have a PhD, their fees are not covered by OHIP, and they cannot prescribe medication. If they work within a community agency or hospital, their services may be covered.

Psychotherapist: This is an umbrella term for any professional who is trained to treat people for their emotional problems. In Ontario, psychotherapists must be registered with the Ontario College of Registered Psychotherapists or another regulatory college.

Social Worker: Social workers can work in a variety of settings, and many practice psychotherapy. Their education/training is clinical (although with fewer years of training than a psychologist Their education usually includes a Master's degree (MSW) and they are registered with the Ontario College of Social Workers and Social Service Workers. They often emphasize the individual in their environment during treatment, and they do not provide psychological testing.

GP Psychotherapist: This is a family doctor with some level of training in psychotherapy. Since they are medical doctors, their services are OHIP-covered.

What are sliding scale fees/rates and when does it make sense to use them?

Sliding scale rates provide some flexibility in the cost of therapy to individuals who aren't able to pay the regular rate. Fees can range from whatever you are able to pay (typically community organizations) to **a rate based on your household income, which will require a "proof of income"**.

As a very general rule, for community organizations who offer sliding scale "based on income" - if you make around \$100,000, you'll pay \$100/session – so it might make more sense for you to choose a private therapist at a similar rate (with a shorter wait time). Sliding scale fees for private therapy are typically closer to their regular rates.

Can walk-in single-session counselling really help?

Single-session counselling has been found to have a positive impact for many people because they get the help they want when they most need it. Walk-In counselling has been proven to decrease emotional distress in the short-term, and may have positive long-term impact as well. Single-session counselling allows you to discuss your concerns and collaborate with the counsellor to improve your personal insight, access healthy emotional resources and develop useful coping strategies. (Adapted from Family Service Toronto)

What is peer support? Is it right for me?

Peer support can be emotional and/or practical support between two people who share a common experience, such as a mental health challenge, illness, or difficult life experience, like the loss of a loved one. A peer support worker has lived through that similar experience, and is trained to support others. Both one-on-one and group peer support have shown positive impacts on reducing symptoms while also increasing a sense of self-efficacy, social support, ability to cope with stress, and quality of life. Peer support brings empathy, respect, and social inclusion into support for personal growth and recovery during a difficult time in your life.

Still have questions about accessing therapy and how it all works? The following resources can help.

Questions to ask when choosing a therapist - http://www.therapyreferral.org/interviewing_a_therapist.php
The **CHOICE-D Patient and Family Guide to Depression Treatment** - <http://www.canbind.ca/education-outreach/public-resources/choice-d-guide-depression-treatment-options/>

Type of Therapy	How It Works
Cognitive Behavioral Therapy (CBT)	<ul style="list-style-type: none"> • CBT is based on the belief that your thoughts, mood and behavior are interconnected. • CBT teaches you to identify, challenge and change unhealthy thought patterns and behaviors. • Requires homework in between therapy sessions Beneficial for depression, anxiety and phobias.
Mindfulness-based Therapy	<ul style="list-style-type: none"> • Mindfulness techniques focus less on identifying and changing problematic thoughts and behaviors, and teach you to accept your thoughts and feelings, without judgement. The goal is to become less attached to your thoughts and emotions. • Beneficial for depression, anxiety, stress and general wellbeing.
Dialectal Behavior Therapy (DBT)	<ul style="list-style-type: none"> • Combines principles of CBT and mindfulness. ‘Dialectic’ means to hold two seemingly opposite things at once (ie. accepting yourself and also learning to make necessary changes). • DBT skills help you learn to manage difficult emotions, tolerate stress and improve relationships with others. • Beneficial for borderline personality disorder, addiction, depression, PTSD and eating disorders.
Acceptance and Commitment Therapy (ACT)	<ul style="list-style-type: none"> • Also combines principles of CBT and mindfulness. • This approach helps you accept yourself and your circumstances, identify what you value most in life and take action to pursue your value-driven goals, even while experiencing difficulties. • Beneficial for anxiety, depression and stress.
Interpersonal Therapy	<ul style="list-style-type: none"> • Very structured therapy, based on the idea that mental health concerns/stress are due to difficulties in everyday relationships. • By learning effective strategies to deal with relationship struggles, your mood will often improve. • Beneficial for major depression and can also be used to treat eating disorders and anxiety.
Narrative Therapy	<ul style="list-style-type: none"> • This approach separates you from your problem and encourages you to identify your skills and use them to effectively confront the challenges you are experiencing. • You are encouraged to see your experiences as personal ‘stories’ and you are empowered to create new stories.
Psychodynamic Therapy	<ul style="list-style-type: none"> • Helps you analyze and resolve current problems by examining what has happened to you in the past. • This is a long-term therapy (over a year) that is usually delivered privately, so it is often expensive.
Solution-focused Therapy	<ul style="list-style-type: none"> • This is a brief therapeutic approach that encourages you to look for ‘exceptions’ to your problem, to identify current strengths and focus on future goals.