

# VOTH FAMILY THERAPY

The number one question we're asked: "Do you accept insurance?"

The short answer is: Maybe. There are two types of insurance coverage for therapy, EAP and EHB.



## EMPLOYEE ASSISTANCE PLAN (EAP)

## EXTENDED HEALTH BENEFIT (EHB)

"Do you accept insurance?"

You'll be covered if your therapist is on your EAP's list of providers.

"Do you accept insurance?"

Your EHB plan must specifically state Marriage and Family Therapist in order to be covered.

"How much coverage do I get?"

You will only have access to the number of sessions allotted on your plan.

"How much coverage do I get?"

You will only be reimbursed up to the maximum dollar amount allowed per year on your plan.

"Can I continue after my coverage is used up?"

In most cases, no.

"Can I continue after my coverage is used up?"

Yes!

### More Information

- a benefit your employer pays for
- covers you for counselling services provided by a therapist that is within the EAP's network or "on their list."
- There are several insurance companies that provide EAP benefits, so your coverage or the therapists you can access depends on where you work, and might be different than your friends' based on their employers.
- Each EAP plan will cover a specific number of sessions over a short term. This means you only get a set amount of sessions and usually the insurance company's policy states you cannot continue paying for more, even if you want to continue seeing your therapist.

### More Information

- a benefit that you pay all or part of the premiums for
- EHB benefits usually also include things like dental, massage, prescription, travel health and counselling.
- As with other EHB benefits, the counselling covered by this plan is usually defined by a specific dollar amount per year and requires you to see a professional with a specific designation.
- Common professional designations that EHB benefits cover for counselling include Clinical Psychologists, Social Workers, Psychotherapists, and Marriage & Family Therapists.
- Every therapist at VFT is a Marriage & Family Therapist, and it is important to note that this designation is not the same as any of the others. So, if your plan says Clinical Psychologist, we will not be covered, but if it covers Marriage & Family Therapists, you're all set.
- EHB plans require you to pay your therapist at each appointment, submit your receipts and receive reimbursement for your session fee from the insurance company.
- Seeing a therapist under your EHB means you can attend as many sessions as you wish, but you will only be reimbursed by your insurance company up to the maximum dollar amount allowed per year on your plan.