



Dear CCPA Members,

We have received several inquiries from members who have encountered situations where their clients' employers are not providing coverage for the Canadian Certified Counsellor (CCC) designation. This is in light of the announcement at the Annual Conference in May, where we shared that CCCs are now included in all Canada Life plans.

To clarify the situation, our Director of National Advocacy and Stakeholder Engagement, Lindsey Thomson, reached out to Canada Life for more information. Canada Life has clarified that the communication about this change was originally intended as an educational piece for Advisors, not for the public. They explained that not all plan sponsors (i.e., employers who pay for employee benefits) are automatically included in the coverage.

So, what does this mean for you as a Canadian Certified Counsellor?

Canada Life has informed us that while most groups now offer coverage for CCCs, there are still a couple thousand groups—representing a large member population—that have not yet included CCCs in their coverage. For many groups that have received this expanded mental health coverage, the update was effective as of July 1, but for some, it won't be implemented until the end of September.

Moving forward, this expanded list of covered providers will be the new standard for any new group plans with Canada Life. However, for current plans, Canada Life cannot force employers to amend their contracts immediately. As a result, some inconsistency in coverage may persist for a period of time as employers gradually adopt the change.

Currently, there is no planned communication from Canada Life to employers whose plans need to be amended. Canada Life has communicated this update to their Advisors and sales teams, who will assist employers when they are ready to make the necessary changes.

What's Next?

CCPA has been in ongoing discussions with Canada Life to gain a clearer understanding of how the company communicates with employers regarding the inclusion of mental health titles in benefit plans. We have also offered to assist Canada Life in reaching out to their existing clients to educate them on the importance of including Canadian Certified Counsellors (CCCs) in unregulated provinces. However, Canada Life declined our offer of support.

We will continue to keep you updated on this matter and are committed to ensuring that our members have the most accurate and timely information possible.

Thank you for your patience and understanding as we navigate this transition.

Lindsey Thomson, RP, CCC

Director of National Advocacy and Stakeholder Engagement