

## Insuring Canadian Psychologists in a National Mental Health Crisis

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The negative impact of the COVID-19 pandemic on people's mental health is widely considered Canada's "shadow pandemic". The ongoing impact of isolation, deep economic uncertainty, and fears of losing loved ones is increasing anxiety and depression for thousands of Canadians.

According to a crowdsourcing study, where approximately 46,000 Canadians responded to survey questions by Statistics Canada, (88%) participants experienced at least one symptom of anxiety within the two weeks prior to completing the survey. Commonly reported symptoms included "feeling nervous, anxious or on edge" at 71%, "becoming easily annoyed or irritable" at 69%, and "trouble relaxing" at 64%. (1)

Another study found that children who quarantined with their parents had post-traumatic test scores that were four times higher than children who didn't. A recent poll found that alcohol consumption has increased by 25% for Canadians aged 35-54 and 21% for those aged 18-34. Perhaps the most troubling find, according to recent projections, is that COVID-19 related unemployment could result in 418 to 2114 excess deaths due to suicide in Canada during 2020-2021. (2)

Since the beginning of the pandemic last March, Health Canada has anticipated a mental health crisis in the country and is finding novel solutions through technology and political action. New initiatives connecting users to free mental health support online have sprung up across the country, while in British Columbia, one political party is even pushing to make mental health care free.

Fortunately, in addition to other readily available mental health resources and support, psychologists and psychotherapists are taking patients via secure video messaging platforms. But this new way of providing patient care highlights liability exposures that psychologists face on a regular basis.

## **Psychologists Face A Variety of Risks for Which They Need Coverage**

Whether from their practice, use of telecommunications, or their relationship with the client, psychologists face a variety of risks that require the right insurance coverage.

In a profession that involves vulnerable clients and deals with a wealth of private information about them, the potential for accusations of misconduct abound. For example, the patient may claim either physical or emotional injury as a direct result of care. A client could claim that they were psychologically or physically harmed by counseling where the professional and relational lines have blurred.

Accusations of misconduct can result in the healthcare professional being fined by their governing body, not to mention income losses from the suspension of their license and court fees. This recently happened with a well-known psychologist and owner of a therapy clinic in downtown Fredericton. According to CBC, the psychologist was suspended for professional misconduct, incompetence, and violating the psychologist-client relationship. In addition to suspension by the governing college, she was ordered to pay a \$2,000 fine before the suspension is lifted and \$134,510.63 to the college within a year for costs related to the complaint. (3)

Psychologists also need to be extra careful when vetting platforms they use for virtual appointments, as not all platforms are equally secure. The biggest exposures from telehealth visits include privacy breaches and ransomware attacks, but there are also risks of confidentiality breaches. For example, a simple mistake such as an email sent to the wrong client could result in a major confidentiality breach.

## **The MedThree Advantage**

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for psychologists and psychotherapists. Our healthcare practitioners' coverage options make it easy for brokers to find the right policy for their healthcare clients. Visit our website to get started or for more information.

Visit us at <https://medthreeinsurance.com/> to learn more about our healthcare insurance products.

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Sources:

1. <https://www150.statcan.gc.ca/n1/daily-quotidien/200527/dq200527b-eng.htm>
2. <https://www.camh.ca/-/media/files/pdfs---public-policy-submissions/covid-and-mh-policy-paper-pdf.pdf>
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