

Insurance for Psychologists and Psychotherapists

February 10, 2021

Psychotherapy refers to non-medical interventions that aim to change how a person thinks, feels, or behaves. Psychologists, social workers, addictions counselors, and occupational therapists may all use the term psychotherapy to describe some or all aspects of their role. Psychological approaches may vary considerably, involving various modalities and styles.

According to the Canadian Psychological Association (CPA), Psychologists engage in research, practice, and teaching across a wide range of topics with how people think, feel and behave. Their work can involve individuals, groups, families, and larger organizations in government and industry. (1)

Psychologists are in high demand right now. The COVID-19 pandemic has placed a significant burden on our mental health and wellbeing, making the need for access to mental health care even more urgent. Read on to discover how you can get started providing coverage for this market and learn about some of the most common exposures for psychologists and psychotherapists.

What's At Risk For Psychologists/Psychotherapists

Conflict of Interest.

In some cases, "conflict of interest" is hard to determine. Often when we think of this phrase, we think of the obvious, like an inappropriate romantic or sexual relationship; however, there are some subtler forms.

For example, a therapist might counsel someone they are friends with or someone with whom they have a business relationship. The therapist might also cross a professional boundary by oversharing about their personal life or befriending them outside of therapy. A client could claim that they were psychologically or physically harmed by counseling where the lines have blurred.

Breach of Confidentiality.

Psychologists and psychotherapists might also find themselves in trouble if they have texted or emailed with the client, but it was not, the client, and now there is a breach of confidentiality.

Legal Expenses.

Regardless of whether a lawsuit or complaint is based on something real, the costs for the defense of disciplinary hearings can be steep.

Other Risks.

Some other common exposures might be:

- Failure to warn of a credible threat to the client or others
- Failure to report child abuse
- Negligence or providing inadequate care to patients
- Inappropriate involvement in child custody disputes
- Privacy breach
- Injury - physical/emotional from care
- Breaking code of conduct
- Ethical violations, such as inaccurate or careless charting and billing

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.

Content is current as of the date of broadcast and is subject to change without notice.

Sources:

1. <https://cpa.ca/>
2. <https://cpa.ca/covid-19-worsening-canadians-access-to-psychologists/>