



# Mental Health Benefits

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## Authority

1. Sections 14 to 14.5, *Veterans Health Care Regulations (VHCR)*.

## Purpose

2. Early interventions and faster access to coverage for mental health services reduces the likelihood of living with a more prolonged or severe mental health problem while contributing to improved overall Veteran well-being now and into the future. Mental Health Benefits ensures that Veterans receive earlier access to specific treatments for eligible mental health conditions while awaiting a disability benefits decision. These conditions have a strong relationship to military service, and include anxiety disorders, depressive disorders, and/or trauma-and-stressor-related disorders (e.g. Post-Traumatic Stress Disorder).

## Policy Requirements

### Eligibility

3. In order to access Mental Health Benefits, applicants must submit a disability benefits application for one of the most common mental health conditions related to military service (i.e. anxiety, depressive or trauma-and-stressor-related disorders).
4. Mental Health Benefits is available to Veterans (including those resident outside of Canada), and still-serving Reserve Force members on Class A or Class B (180 days or less) service who are not covered for treatment through the Canadian Armed Forces. Eligible Reserve Force members include members of the Supplementary Reserve, the Primary Reserve, the Cadet Organizations Administration and Training Service and the Canadian Rangers.

5. Any Veteran or Reserve Force member as described who applies for disability benefits for eligible mental health conditions on or after April 1, 2022, or before April 1, 2022 and are awaiting a decision, are eligible.
6. Coverage is provided to the extent that benefits are not available to applicants from other sources, i.e. as a member or former member of the Canadian Armed Forces, or as an insured benefit under their provincial or territorial health care insurance program.
7. Eligibility begins on the date the Department receives a disability benefits application for one of the most common mental health conditions related to military service.
8. Still-serving Canadian Armed Forces Regular Force members and full-time Reserve Force members (Class B over 180 days, or Class C) are not eligible since they are covered for treatment through the Canadian Armed Forces. These members who submit a disability benefits application for one of the most common mental health conditions become eligible for Mental Health Benefits coverage the day following release from the Canadian Armed Forces.
9. Serving and former RCMP members are not eligible for Mental Health Benefits. Canadian Armed Forces Veterans who also serve with the RCMP are eligible if their application relates to a mental health condition arising during or aggravated by military service. ([Eligibility for Health Care Programs - Royal Canadian Mounted Police](#))
10. Eligibility for Mental Health Benefits does not infer entitlement to disability benefits and will not impact eligibility for any other Veterans Affairs Canada programs and services.
11. Applicants may be eligible for Mental Health Benefits more than once if they submit a subsequent application for a different eligible condition.

## Coverage

12. Mental Health Benefits covers the following mental health care and services:
  - a. Prescription drugs prescribed by health professionals authorized in the province or territory in which the pharmaceuticals are provided, or in the country in which the client resides, and
  - b. Treatment and examinations provided by psychologists, psychotherapists, addictions counsellors, social workers, clinical care manager services or other health professionals approved by the Minister.
13. Mental Health Benefits has the same financial and frequency thresholds currently applicable to Veterans Affairs Canada's Treatment Benefits program. This ensures a seamless transition to the Treatment Benefits program. ([Rates Payable for Treatment Benefits](#))
14. Mental Health Benefits do not include reimbursement of health related travel expenses, cannabis for medical purposes, in-patient treatment care, or coverage for physician care where it is covered by the Canadian Armed Forces or the respective provincial or territorial health insurance plan. Veterans and still-serving Reserve Force members will be able to seek reimbursement for these expenses under the Treatment Benefits Program when they receive a favourable disability benefits decision. ([Health-related Travel](#) and [Reimbursement Policy for Cannabis for Medical Purposes](#))

## Duration and Continuity

15. Mental Health Benefits provides coverage for the following period of time:
  - a. Favourable disability decision: Mental Health Benefits coverage continues until the date on which Veterans Affairs Canada makes a favourable decision, at which point they will seamlessly transition to the Department's Treatment Benefits program for coverage.

- b. Unfavourable decision: Where an unfavourable decision is made on a disability benefits application for an eligible mental health condition within two years of the Mental Health Benefit effective date, coverage will continue for the remainder of the two-year period.
- 16. Coverage for Mental Health Benefits will continue beyond the two-year eligibility period only when the Department's decision on a disability benefits application for an eligible mental health condition has not been made within the time frame.
- 17. Eligibility for Mental Health Benefits will not be extended beyond the two-year eligibility period where an applicant seeks a review under the *Pension Act* or the *Veterans Well-being Act* to the Department or Veterans Review and Appeal Board following an unfavourable decision on a disability benefits application.
- 18. Where the criteria is met, coverage for Mental Health Benefits continues for a two-year period even when the Department determines that the related disability benefits application cannot be processed due to missing or incomplete information.
- 19. Where an applicant is approved for Mental Health Benefits, but withdraws their disability benefits application for the condition for which they are receiving Benefits, Mental Health Benefits will continue until the end of their two-year eligibility period. If the applicant resubmits a disability application for the same condition within the two-year period and if found favourable, the applicant's benefits would transition to the Treatment Benefits program.

## Review

- 20. Mental health clients who are dissatisfied with a decision made regarding benefit eligibility under the *Veterans Health Care Regulations* may request a review of that decision. ([Review of Health Care Decisions](#))

## Overpayments

- 21. The Overpayments on Health Care Programs policy provides direction on the recovery, remission or write-off of Mental Health Benefits overpayments. ([Overpayments - Health Care Programs](#))

[\*Veterans Health Care Regulations\*](#)

[\*Department of Veterans Affairs Act\*](#)