

# Reasonable and customary charges for paramedical services\*

Extended Health Care plans generally include coverage for the services of several types of health care practitioners such as chiropractors and physiotherapists. There's a range of fees most practitioners in each province typically charge for certain services or procedures. Insurance companies use these "reasonable and customary" fees as the basis for pricing their benefit plans and paying claims.

Most paramedical expenses claimed by plan members fall within the reasonable and customary fee range. If a health care practitioner chooses to charge more, the member is responsible for the extra cost. The following chart shows the reasonable and customary charges\*\* for each type of practitioner for each province. Your plan may not cover all the practitioners listed; check your contract or contact your group benefits representative if you're unsure.

	ONT	QUE	BC	ALTA	SASK	MAN	NB	NS	PEI	NFLD	YUKON	NWT
<b>Acupuncturist</b>												
Initial assessment	100	80	100	90	120	85	90	110	80	90	90	125
Subsequent visit	100	80	100	90	120	85	90	110	80	90	95	125
<b>Audiologist</b>												
Per hour	125	85	125	130	65	115	100	100	150	100	115	100
<b>Chiropractor</b>												
Initial assessment	145	140	135	155	115	95	110	115	85	95	85	100
Subsequent visit	70	60	60	70	55	60	60	60	65	60	65	100
<b>Dietician</b>												
Per hour	145	136	150	180	155	145	95	95	95	125	150	170
<b>Massage therapist</b>												
Per hour	100	100	110	100	80	80	100	95	85	90	95	105
<b>Naturopath</b>												
Initial assessment	280	205	275	285	255	255	215	220	170	195	275	275
Subsequent visit	180	90	175	195	180	170	100	150	100	135	175	205
<b>Occupational therapist</b>												
Per hour	145	120	140	180	165	165	135	135	125	165	125	125
<b>Optometrist</b>												
Per hour	135	100	120	135	155	120	115	130	120	90	105	130
<b>Ophthalmologist</b>												
Per hour	200	125	200	145	200	100	100	100	100	100	100	120
<b>Osteopath</b>												
Per hour	100	90	120	125	145	140	110	100	100	120	120	120
<b>Physiotherapist</b>												
Initial assessment	150	125	135	145	130	100	115	120	85	85	130	165
Subsequent visit	150	90	80	100	75	70	70	75	80	70	85	165
<b>Podiatrist/chiroprapist</b>												
Initial assessment	90/100	90	100/110	80/110	80	65/70	70	70	70	80	150/100	110/100
Subsequent visit	90/100	90	100/110	80/120	80	65/70	70	70	70	80	150/100	110/100
<b>Psychologist</b>												
Per hour	225	165	200	210	165	185	200	175	210	175	180	215
<b>Social worker</b>												
Per hour	160	150	175	190	140	150	150	150	140	165	160	160
<b>Speech therapist</b>												
Per hour	150	125	135	135	110	110	110	100	130	100	125	165

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\*\* Rates shown as of January 1, 2018.