***Sample Client letter to Insurance Company requesting   
OT Coverage in Extended Health Insurance Policy***

client’s address

date

To Whom It May Concern:

I recently required the services of an occupational therapist and, to my dismay, I learned that I my extended health benefits plan through your company does not cover these services. I am

requesting coverage of occupational therapy services in my plan.

Occupational therapy (OT) is a regulated health profession throughout Canada and is an important health care resource that helps people develop or re-achieve the skills they need to manage day to day living/working tasks when these have become impaired because of an injury, illness, mental health condition, learning problem or other health condition. OT is a profession that helps people stay at or get back to work or manage their day to day life as independently as possible. I would think that this is the very type of health care that you as my insurer would *want* me to be able to access! I encourage you to learn more about occupational therapy at [www.OTOntario.ca](http://www.OTOntario.ca).

Occupational therapists are key members of health care teams that include medicine, psychology, speech pathology and physiotherapy and no comprehensive benefits package should be considered complete without them. Occupational therapists are educated at universities and in Ontario are regulated under the *Regulated Health Professions Act.*

As a policy holder with your company, I would appreciate a response indicating whether there is flexibility within my coverage to cover occupational therapy services. Further, I would request clarification about when occupational therapy services will be covered by your company and whether or not a flexible plan is being considered as an option for your clients.

Sincerely,

Client’s name & insurance number

**Contact information**

**cc. Employer if insurance policy is part of an employee benefit**