

Re: Insurance Coverage for CPCA Provisional Counsellors

To Whom It May Concern:

This letter from the CPCA is to address the question of insurance coverage for **RPC Provisional** as well as **MPCC Provisional** members of the CPCA.

The CPCA recognizes three counselling designations: Registered Professional Counsellor (RPC), Master Practitioner in Clinical Counselling (MPCC), and Registered Qualified Supervisor (RQS). These designations have been accepted by many insurance companies for years because they meet the CPCA's counselling practice competencies. "Provisional" status applies to members who are beginning their RPC or MPCC designation and are completing a structured period of supervised counselling practice. During this time, they use the term "Provisional" after their designation (RPC Provisional or MPCC Provisional) to indicate that they are actively receiving additional supervision and support as they start their counselling practice. Once they have completed the required supervised hours, the "Provisional" status is removed from their designation. These provisional designations have replaced the RPC-C (Registered Professional Counsellor Candidate) designation previously used by the CPCA. The RPC and MPCC designations represent a specific Counselling Scopes of Practice.

The RPC designation (whether provisional or in complete status) is now aligned specifically to the Mental Health Counselling Scope of Practice. And the MPCC designation (whether provisional or in complete status) is aligned specifically to the Clinical Counselling Scope of Practice. CPCA registered counsellors have always served these scopes of practice. As of June 1, 2025 the CPCA realigned the registered designations to align with each of these counselling scopes of practice. The RPC & MPCC (in provisional status) have been recognized for many years and were recognized and registered as the old RPC-C designation.

As a RPC Provisional or MPCC Provisional member of the CPCA is completing their provisional structured and supervised counselling hours, they have the exact same credentials and level of competency as RPCs or MPCCs both of whom have met the [CPCA Core Competencies](#) to practice counselling. These designations (both provisional and complete status) give recognition that a counsellor is competent to practice in the profession.

Occasionally we come across Insurance Companies who want to avoid reimbursing individuals who have received counselling services from an RPC Provisional or MPCC Provisional counsellor. This is usually due to a misunderstanding of what the nature and purpose of the Provisional term. To answer this, it first must be understood that an **RPC Provisional** and **MPCC Provisional** are **full practicing designations** in provisional status. Both RPC Provisionals and MPCC Provisionals may choose to go into private practice with this designation.

The Provisional status is for (1) foundational support, (2) increased clinical success, (3) added professional development, and (4) greater protection.

1. More Foundational Support – the Provisional status (previously known as "candidacy") ensures that a new counsellor has a contract with an approved supervisor who takes on responsibility to ensure that a Provisional counsellor is receiving more structured clinical supervision when an individual is starting their professional career. Ensuring they have more clinical support as they start their career is not only kind, but wise. This increased support lowers the risk for an insurance company and ensures best practice clinically for clients.

2. Increased Clinical Success - It is through clinical supervision where one learns (in more specific detail) issues that might need to be addressed that they were not aware of prior to clinical supervision. This ensures and even improves the competency of the RPC or MPCC Provisional clinician and improves their success with clients. A contracted clinical supervisor is dedicated to the success of the counsellor with a provisional status. It is valuable for a new clinician to experience success when starting with new clients. And again, from an insurance point of view, this is value added for the clients served who request remuneration for their counselling process.

3. Greater Professional Development – There is so much professional growth that happens for a new clinician in their first year of practice. This growth happens as a result of experiential learning in working with clients. But it also comes as a result of having that clinical supervision support in working various clientele and unique situations. A counsellor in provisional status also receives guidance in what types of CE might be valuable for their continued development and as a result growth. All this growth and learning is above and beyond the Entry-To-Practice standards of the CPCA. It is additional development into one's growing counsellor identity.

4. Greater Protection – a provisional counsellor is a full practicing designation. They are encouraged to inform their clients that they have a clinical supervisor when explaining limits of confidentiality. Having a contracted counselling supervisor helps to provide greater protection when working with difficult or complicated cases. This greater protection actually helps ensure client's counselling needs are met with improved counselling outcomes.


The CPCA is dedicated to supporting competency in all our clinical counsellors and the Provisional term is a mechanism to have the support in place to ensure that the clinician builds a strong foundation in their emerging identity as a Professional Counsellor. Why would the CPCA not want to provide (1) more foundational support, (2) increased clinical success, (3) greater professional development, and (4) greater protection for new clinicians entering the profession? (Yes, this is rhetorical question)

But the real questions are:

- Why would an Insurance Company penalize **RPC Provisional** or **MPCC Provisional** counsellors for having more support in their clinical practice?
- Why would an Insurance Company not provide reimbursement to clients who are getting their counselling needs met by professionals who have this **additional support** to ensure greater success in their clinical work?

The CPCA has successfully worked with many insurance companies who provide coverage for all our full-practicing registered designation clinicians – RPC, MPCC, RQS (Registered Qualified Supervisor). We trust that you will consider supporting clients asking for insurance coverage with CPCA designations, whether provisional or completed status.

Best regards,



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