



A TEN-MINUTE WORKSHEET • ONTARIO

What therapy costs. *And what it gives back.*

*Plan your sessions, your coverage, and your real
monthly number, on one honest page. Most people
are surprised by how workable it is.*

PREPARED BY

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gracewaywellness.com

01

BEFORE THE NUMBERS

What you're actually *paying for*.

Money questions keep a lot of people from starting therapy. Not because the answers are bad, but because nobody has sat down and worked them out. Before you do, it's worth being clear about what the fee buys.

A therapy session is fifty minutes with a Registered Psychotherapist whose entire attention is on your situation. Not advice from someone halfway listening. A trained professional whose job, in that hour, is you: what keeps happening, why it keeps happening, and what to do about it.

It also buys a plan. Good therapy is not an open-ended subscription. At Graceway Wellness, you and your therapist talk about goals early, check progress as you go, and adjust the pace as life changes. Many clients come for a season of focused work and return later if a new season calls for it.

WORTH KNOWING

The first conversation costs nothing. Every new client starts with a free 15-minute consultation, so you can hear how a therapist would approach your situation before a single dollar is involved.

02

THE OTHER SIDE OF THE LEDGER

What people come *to work on*.

Costs are concrete and benefits feel vague, which is why money wins most internal arguments. So make the other side concrete too. Clients come to Graceway Wellness to work on things like:

- i. **Anxiety that runs the day.** The 3 a.m. spirals, the dread before Monday, the constant low hum underneath everything.
- ii. **Conversations that keep becoming fights.** The same argument with your spouse on a loop, and the distance that grows after each round.
- iii. **A loss that hasn't settled.** Grief that everyone else seems to think should be finished by now.
- iv. **The past showing up in the present.** Old experiences shaping how safe today feels.
- v. **Carrying it alone.** Being the person everyone leans on, with nowhere to set anything down.

When you fill in the worksheet later in this guide, keep your version of this list beside the monthly number. That's the honest comparison: not "therapy versus free," but "this cost versus this staying the same."

WHAT IT'S ALREADY COSTING · ROUGH MATH

A question from our intake conversations: "What has the problem already cost you this year?" Sleep, patience, closeness, missed work. Pencil in the work part, it's the easiest to count:

Days off work, or days you were there but not really (this year) _____ days

× What a working day pays you, roughly \$ _____

= What this year has already cost, before any therapy \$ _____

Sleep, patience, and closeness don't fit in a table. They're being paid too.

03

NOW THE NUMBERS

The fees, *plainly*.

Our fees are flat and public. No intake fee, no assessment surcharge, no surprise add-ons. Every session includes an official receipt for insurance or tax purposes.

Session fees

ALL FEES INCLUDE HST

INDIVIDUAL · WEEKDAY
VIRTUAL \$170 · 50 minutes

INDIVIDUAL · IN-PERSON OR
EVENING VIRTUAL \$185 · 50 minutes

COUPLES · WEEKDAY VIRTUAL \$200 · 50 minutes

COUPLES · IN-PERSON OR
EVENING VIRTUAL \$225 · 50 minutes

Fees current as of June 2026. The live list is always at gracewaywellness.com/book/fees/.

FOR SCALE

A session costs about what a nice dinner out for two costs. Most budgets already hold one of those a week without noticing. This is the same size of number, pointed at the thing that's been making everything else harder.

How often, really?

Most people start weekly or every two weeks, then spread sessions out as things steady. Four sessions a month is a common start; two is a common rhythm after that. Write in the number you can sustain, not the number that sounds impressive. Therapy works better when the pace fits your life and your budget.

04

WHOSE MONEY IS IT?

Your insurance probably *helps more than you think.*

Our therapists are Registered Psychotherapists with the CRPO. Most extended health plans that list "psychotherapist" as an eligible provider will reimburse our receipts, and plans that use "counsellor" or "mental health specialist" usually cover Registered Psychotherapists under those terms too. Many people discover their plan covers a meaningful share of each session. OHIP does not cover psychotherapy in private practice, but workplace and family benefits often do.

One phone call to your benefits provider, or ten minutes in your plan portal, answers almost everything. Check these off as you go and jot the answers in the margin:

- ☐ Does my plan cover Registered Psychotherapists (RPs)?
- ☐ Does my plan also cover RP (Qualifying) therapists?
- ☐ What is my per-session maximum?
- ☐ What is my per-year maximum for mental health services?
- ☐ Do I need a doctor's note or referral before I can claim?
- ☐ Does my plan cover couples therapy, or only individual sessions?
- ☐ Are virtual sessions covered the same as in-person?
- ☐ When does my coverage year reset?
- ☐ Can I coordinate benefits with my spouse's or partner's plan?
- ☐ How do I submit receipts, and how long does reimbursement take?

05

YOUR WORKSHEET

Your real *monthly number*.

Pencil time. Pick your session type, write in a realistic sessions-per-month, then subtract what your plan answers from the previous page say insurance will return.

THE PLAN

LINE

YOUR NUMBER

Session fee (from section 03)	\$ _____
× Sessions per month	_____
= Monthly cost before coverage	\$ _____
– Insurance reimbursement per month	\$ _____
= What therapy actually costs you	\$ _____
Compare: what this year already cost you (from section 02)	\$ _____

If the number still feels heavy

- i. **Adjust the rhythm, not the decision.** Every-two-weeks halves the monthly number and is a real, common way to do therapy.
- ii. **Use the coverage year.** If your benefits reset soon, starting now may let you draw on two years of coverage in a few months.
- iii. **Coordinate benefits.** Two partial plans between spouses often add up to substantial coverage.
- iv. **Talk to us about timing.** Weekday virtual sessions carry the lower fee.

For the full picture of therapy pricing, provider types, and coverage in Ontario, our complete guide lives at gracewaywellness.com/resources/therapy-cost-ontario-guide/.

Notes & *a small plan.*

Before you close this guide, take a moment. Jot down what stood out, then choose one small thing to try. A plan you can actually keep beats a perfect one you can't.

What I want to remember

My small plan

One small step I'll try first

When I'll start

What might get in the way

Someone or something that could help

A GENTLE REMINDER

You don't have to act on all of this. Pick one thing, give it a real week, and let that be enough to start.

YOUR NEXT STEP

The first conversation *costs nothing.*

You've done the harder part: you looked at the real numbers. The next step is a free 15-minute consultation. Answer a few questions, get matched with the therapist who fits your situation, and pick a time that works. No obligation, no pressure, and nothing to pay.

Get matched & book your free consultation

gracewaywellness.com/book/free-consultation · about 90 seconds

Meet our therapists first

gracewaywellness.com/our-team

Prefer to reach out directly?

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In-person in Burlington · Virtual across Ontario