



Funding for Occupational Therapy Services

When you are a patient in a health facility like a hospital or rehabilitation centre, occupational therapy services are publicly funded through the Ontario Health Insurance Plan (OHIP). However, when you go home, you may still need the help of an occupational therapist (OT) to resume or manage your daily activities, even if you don't have a doctor's referral.

This document explains some of the ways you can pay for occupational therapy services depending on your circumstances and needs. If the below categories do not apply to you, you can also pay for services privately, if able.

Another resource, [Considerations When Hiring an Occupational Therapist](#), provides additional considerations once you know how your services could be funded.

If you were recently discharged from the hospital and are looking for services at home:

Occupational therapists work for the provincial [Home and Community Care](#) organizations, which provide access to services at home when you are discharged from the hospital. These services are available for eligible Ontario residents of any age and are funded through OHIP.

If you were injured at work:

If you have had a workplace injury or illness, Ontario's Workplace Safety and Insurance Board (WSIB) may be able to pay for occupational therapy services to help you return to work. Find out how [report an injury or illness with the WSIB](#).

If you were injured in a motor vehicle accident:

In Ontario, Statutory Accident Benefits are provided by law under every auto insurance policy. If you have been injured in a motor vehicle accident, you may be entitled to occupational therapy services to support your recovery. To learn more about what to do after an accident, or eligibility for funding, consult your auto insurance provider or the [Financial Services Regulatory Authority](#) of Ontario website for information.



If you are a veteran:

Veteran Affairs Canada (VAC) has a rehabilitation program that is designed to support veterans who are transitioning to civilian life. If your occupational therapist is a part of the VAC network of local medical providers, you may be entitled to funding. [Learn more about the rehabilitation program.](#)

If you are an adult with a developmental disability:

The Ontario Disability Support Program (ODSP) may fund occupational therapy services for adults with developmental disabilities. [Find out how to apply for the ODSP program.](#)

If you have a child with a developmental disability:

Occupational therapists work with many service organizations to treat children with disabilities.

- *Empowered Kids Ontario* represents Ontario's publicly funded child development and rehabilitation sector. [Look through their directory of member organizations.](#)
- *The Ontario Autism Program* is publicly funded program that aims to support children with autism. [Learn about the registration process and funding options.](#)
- *Autism Ontario* is a charitable organization that helps people with autism and their families access supports. [Find out about Autism Ontario's programs and services.](#)

If you have extended health coverage:

Some employers have extended health benefit plans that cover occupational therapy services. Review your employment benefit plan to see if coverage is available.

If you have a chronic health condition:

If the above options do not apply, but you have a chronic health condition, some not-for-profit organizations may offer funding for occupational therapy or related services (for example: the Arthritis Society, Spinal Cord Injury Ontario, Parkinson's Canada, March of Dimes).