

Date: [Insert date]

Attn: [Insert name of contact]  
[Insert name of Insurance Company/Service Provider]  
[Insert address]

RE: Inclusion of occupational therapy services in extended health benefits plan for [Insert name of organization]

Dear [Insert name (If do not have a name, address as "Dear Sir or Madam")]:

I understand that (name of the insurance company) does not offer occupational therapy services as part of my extended health benefits plan at [Insert name of organization]. Occupational therapy provides low cost, high impact solutions to many physical and mental health-related issues, and can prevent problems before they occur. Occupational therapy services can also assist in developing better practices that will lead to an improved level of health, wellness, and productivity in the workforce. I am requesting coverage of occupational therapy services as a flexible health insurance coverage option in my benefits plan. This would not increase the cost of the plan, as it would simply add occupational therapy as a choice on a list of available services.

Occupational therapy should be an essential component of any comprehensive benefits package as evidence proves that occupational therapy interventions are proven to reduce disability claims. According to the Canadian Life and Health Insurance Association, total payments to Canadians by the insurance industry for private health and disability benefits amounted to \$32.2 billion dollars in 2017. Reports by Parachute, the Conference Board of Canada and the Public Health Agency of Canada estimate that workplace injuries cost the Canadian economy \$26.8 billion in 2015, while workplace mental health issues cost the country's economy \$32.3 billion annually. Occupational therapists (OTs) can reduce these costs by proactively addressing barriers in the workplace and facilitating a timely return to work after an illness or injury. Using a holistic approach, OTs consider the medical, social, psychological, and environmental factors that contribute to an individual's function. Inclusion of OTs is an integral part of an effective health management strategy.

As a policy holder with [Insert name the insurance company], I would appreciate a confirmation of receipt of my [Insert letter, email] and please let me know about the next steps to put occupational therapy coverage in place. I can be reached at [Insert email, phone #] for further information. Thank you for considering my request.

Sincerely,

[Insert name]  
[Insert address]  
[Insert contact information]