

## **MENTAL HEALTH BENEFITS**

- Veterans Affairs Canada is committed to ensuring eligible CAF Veterans have access to the mental health support they need, when they need it.
- Since April 1, 2022, CAF Veterans who apply for a disability benefit for certain mental health conditions – as well as those who had already applied and were awaiting a decision – are automatically qualified for the Mental Health Benefits coverage.
- CAF Veterans do not need to submit a separate application for Mental Health Benefits. Veterans who apply for a disability benefit for mental health conditions, have CAF Service and have signed attesting to the truth of the information provided, are automatically qualified.
- Under the new Mental Health Benefits, CAF Veterans have up to two years of coverage for treatment for conditions such as anxiety and depressive disorders, or trauma-and-stressor-related disorders.
- From April 1, 2022 to October 31, 2024, 21,382 CAF Veterans were approved for the Mental Health Benefits.

## **WHEN PRESSED:**

**Q1 – CAF Veterans eligible for MHB who receive an unfavorable Disability Benefits decision may continue to receive mental health coverage for the two-year eligibility period (two years from date of application). As we are now approaching the end of the two-year eligibility period, how does a Veteran prepare?**

To allow CAF Veteran's time to prepare, they will be contacted by the Department in advance of their Mental Health Benefits ending to assist in preparing for next steps and/or finding other available resources.

**Q2 - What is the prevalence of mental health issues within the Veteran community?**

Mental health conditions are known to occur at higher rates among serving member than amongst the civilian population. The prevalence of mental health conditions is particularly high among the most recently released CAF Veterans: those who released between 2015 and 2018 showed rates of depression at 32.9%, anxiety at 29.7%, and PTSD at 29.7%. For example, 54% of CAF Veterans with a disability benefit related to service in Afghanistan are in receipt of a VAC pension/award for PTSD.

Mental health conditions have an impact on CAF Veterans, their partners, and their families' income, quality of life, disability, and risk of suicidality. For example, suicide risk is nearly one and a half times higher in male CAF Veterans and nearly twice as high in female CAF Veterans than in the age-adjusted male and female Canadian general population, respectively. The list of the top 10 medical conditions on first applications completed during 2020-2021 includes PTSD and depressive disorders, including generalized anxiety disorder and major depression.

**Q3 – If a mental health condition has been affected by a physical service-related injury for which a client is awaiting a decision (or plan to apply). Are they eligible for coverage?**

The Mental Health Benefits are only available to CAF Veterans who apply for a disability benefit for mental health conditions such as anxiety and depressive disorders, or trauma-and-stressor-related disorders.

**Q4 – A client now has coverage through Mental Health Benefits. Can they get in to see a mental health professional now?**

The coverage allows VAC to pay for mental health services, delivered either in person or virtually, from a health professional of their choice as soon as they're eligible.

Note: Many provinces and territories across Canada are experiencing longer than average wait times to schedule mental health appointments. The VAC Assistance Service can be accessed 24/7 for mental health counselling support in case health professionals within their community are not immediately available.

**Q5 - What is VAC doing to ensure CAF Veterans have access to mental health providers?**

VAC is actively working to expand its provider registry in an effort to have more providers available for CAF Veterans to access services.

**Q6 – Are family members eligible for Mental Health Coverage?**

Family members are not eligible to apply directly for Mental Health Benefits. If a client is receiving Mental Health Benefits coverage and their mental health professional believes that involving family members in treatment will achieve positive health outcomes for the client, family members may qualify for mental health services.

## **BACKGROUND — MENTAL HEALTH BENEFITS**

On April 1, 2022, the Department implemented the Mental Health Benefits allowing eligible CAF Veterans to obtain coverage for health services needed for mental health conditions such as trauma-and-stressor-related disorders, anxiety disorders and depressive disorders.

This coverage starts immediately following their application for a disability entitlement as long as the application indicates they are experiencing a mental health problem, they have CAF Service and they have signed attesting to the truth of the information provided. Coverage could last up to two years or until their disability entitlement decision is granted.

Eligibility for Mental Health Benefits does not alter eligibility for other benefits, services or care under the [Veteran Health Care Regulations](#) or other departmental programs for which the Veteran already holds eligibility. Veterans currently receiving treatment benefits, including mental health benefits, will continue to receive them – this initiative does not affect these benefits.

The Mental Health Benefits provides coverage for prescription drugs as well as treatments and examinations provided by psychologists, counsellors, social workers, or other mental health professionals approved by the Minister.

The Mental Health Benefits are directly linked to VAC's mandate to support the well-being of Veterans.

From April 1, 2022 to October 31, 2024, 21,382 Veterans were approved for Mental Health Benefits. Of those, 7,794 distinct applicants have made at least one claim to Medavie Blue Cross since April 2022.

Veterans who were made eligible for Mental Health Benefits and have received an unfavorable disability benefits decision, will soon be notified that their Mental Health Benefits will be ending.

To allow Veteran's time to prepare, they will be contacted by the Department in advance of their Mental Health Benefits ending to assist in preparing for next steps and/or finding other available resources.

Although Mental Health Benefits coverage is ending, coverage that may already be in place for other approved health conditions under the Treatment Benefits program will continue.