

The Solopreneur’s Guide to Expensing Wellness in Canada

Stop paying for your mental health with after-tax dollars.

[SECTION 1: THE TWO PATHS]

Path A: The "Medical" Route (Insurance)

Best for: Therapy, Anxiety Treatment, burnout recovery.

If you are seeing a practitioner for mental health support, you need to know who and what is covered.

1. Know Your Status

Client Type	Best Insurance Option	What to Ask For
Freelancer / Gig Worker (Sole Prop)	Personal Health Plan (e.g., Blue Cross, Manulife)	"Does this plan cover Registered Social Workers or Psychotherapists?" (Aim for \$500+ coverage/year)
Incorporated Owner (One-Person Corp)	Health Spending Account (HSA)	"I want a PHSP (Private Health Services Plan) for a single-employee corporation."

2. The Magic Words (Check Your Booklet)

Insurance companies rarely cover "Coaches." To get reimbursed, your practitioner typically needs one of these regulated titles. Look for these specific terms in your benefits guide:

- **MSW / RSW** (Master of Social Work / Registered Social Worker) – *Most common coverage.*
- **RP** (Registered Psychotherapist) – *Standard in Ontario, growing elsewhere.*
- **C.Psych** (Psychologist) – *Almost always covered.*
- **RCC** (Registered Clinical Counsellor) – *Common in BC.*

- **Pro Tip:** Have a generic "Wellness" or "Lifestyle" spending account? These are often more flexible and may cover unregulated mindfulness coaches or retreats.

[SECTION 2: THE "BUSINESS" ROUTE (TRAINING)]

Best for: Skill-building, Leadership focus, "Peak Performance."

If you are taking a mindfulness course (not therapy) to improve your focus, productivity, or leadership skills, it might be a business expense.

The Category: Professional Development / Training (CRA Line 8760 on Form T2125).

The Argument: "I am taking this course to manage high-stress client negotiations and improve focus for deep work."

The Rule: The course must maintain or upgrade a skill related to your business. (e.g., "Mindfulness for Entrepreneurs" is safer than "Spiritual Awakening 101").

[SECTION 3: THE VETTING CHECKLIST]

Don't book until you ask these 3 questions.

Copy and paste this into an email to your potential instructor/therapist.

- [] **"Are you a regulated health professional (RSW, RP, or Psychologist)?"** *(Essential if you want to use insurance.)*
- [] **"Do your receipts include your Registration Number?"** *(Required for submitting claims to SunLife/Manulife.)*
- [] **"Is this strictly therapy, or do you offer 'Professional Development' invoices?"** *(Useful if you are expensing this as business training instead of medical.)*

About the Author & Community

I am not a guru, nor do I claim to be an expert in the "business of mindfulness." I am a peer learner and adapter, deeply passionate about combining mindfulness practice with mindful productivity.

My purpose for Mindful Chillpreneurial Momentum Canada is simple: to build a community of support, from one solopreneur to another. I curate information, share resources, and present facts alongside my personal insights on what I have learned in my own journey. I am constantly searching for solutions to solve the pain points that you—and I—face every day as creators and business owners.

For more info, please visit <https://nevadabirdofficial.com>

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