



### **Reasonable & Customary Levels for Claim Payments**

Each insurance carrier has their own “Reasonable and Customary” (R&C) pricing guide, that is used to adjudicate health claims. R&C’s are usually updated annually, and you will find there is an R&C for essentially every claim or service rendered. These levels are the maximum amount that an insurance company will pay, no matter how much is spent on the Service. Reasonable and Customary levels vary by Carrier as well as claims practices.

Levels are determined by surveying suppliers and practitioners of health services, as to their pricing. Similar to the Dental Fee Guide, each practitioner could charge a different amount for the same service. Therefore, insurance companies must decide what is “Reasonable” based on the results of the survey.

For Example, a massage at a fancy hotel will likely cost a lot more than your local Massage Therapist. The payment levels also vary by Province, as well, the qualifications needed to practice the service. Prior to incurring expenses, please contact your insurance company to find out what the R&C level is, and if there are any special claim requirements.

Provided below are some examples of average R&C’s by service:

Acupuncturist	\$85.00
Athletic Therapist	\$100.00
Chiropractor	\$65.00
Dietician	\$100.00
Eye Exams	\$125.00
Massage Therapist	\$95.00
Naturopath	\$155.00
Osteopath	\$120.00
Physiotherapist	\$100.00
Podiatrist	\$75.00
Psychologist	\$190.00
Social Worker	\$165.00
Clinical Counsellor	\$150.00
Speech Therapist	\$140.00