



HEALTH INSURANCE COVERAGE AND PSYCHOTHERAPY

Some clients consider using their health insurance to pay a portion of the cost of psychotherapy. While this is an option, I advise against it, for the following reasons:

If you file an insurance claim and ask to be reimbursed by your insurance company for some portion of the costs of your treatment, then you are giving your insurance carrier the right to inquire about your treatment. Your psychotherapist may be asked by clerical or professional employees of your insurance company for verbal and/or written details about your treatment, including diagnosis, treatment plan, methods of treatment used, etc. If the psychotherapist does not answer to their satisfaction, you may be denied benefits.

Managed care companies tend to engage in these practices every few sessions. If managed care insurance personnel are not satisfied with the reports they receive, the psychotherapist may be asked to discuss your treatment in even more detail. The psychotherapist may be directed, for example, to turn over all notes that have been made about the entire contents of any or all of your sessions.

You then, would be faced with a further decision about instructing your therapist to comply, or deal with the termination of your insurance benefit for therapy.

Preparing all of these reports, etc. incur additional financial costs to the client. Your fee would increase substantially to cover these costs.

Increasingly, insurance companies are mandating the kind of therapy, methods of treatment, number of sessions, and diagnoses for which they will reimburse, thus taking the ownership for treatment away from you, the client.

Once information is released by your therapist to your insurance company, your therapy treatment information is out of the control of the therapist, and may be submitted to the Medical Information Bureau, (MIB). This is a large, national, electronic databank, which doctors, insurance companies and even employers may access. This may make it more difficult to secure other health or life insurance, and in some cases, may be used by employers to make adverse personnel decisions about you.

Lastly, conducting our professional relationship within the context of health insurance implies acceptance and agreement with the premise that psychotherapy is a medical process. It is my profound belief that it is not. Mainstream western medicine tends to be reductionistic and mechanical, seeking to divide the person into parts and fix the parts without recognition of the holism, and synergistic nature of the individual and families. In contrast, my view is that psychotherapy at heart is spiritual and educational in nature, and most successful when undertaken in harmony with the holistic and synergistic nature of individuals and families. In summary, for these reasons, I have discontinued accepting insurance reimbursement as payment for psychotherapy.