

How Clients Benefit from Private Pay in Private Practice

(Excerpts taken from Bill Herring, LCSW, CSAT)

I am not currently affiliated with any health insurance or managed care insurance panels. This means that my clients pay privately for each therapy session. This policy allows you to receive several important advantages. Just like many other highly experienced and qualified therapists, we believe it is important for you to understand these advantages and to truly believe that we are acting within your best interest.

The Benefit of Experience

Insurance panels are generally comprised of less experienced providers who are in the process of developing their practices and their skill. Since most insurance plans do not pay highly experienced therapists any more than those just beginning their career, the simple reality of business is that you tend to get what you pay for.

The Benefit of Privacy

Insurance companies have numerous ways of accessing information about you at various stages: this may include people who authorize payment, track your progress, audit psychotherapy practices, input data, print bills, and so on. By not involving your insurance company your private personal information stays between you and me. I'm the only person who has access to it except under specific circumstances which are outlined in my office policies and discussed in our first session.

The Benefit of Control

Insurance companies will often authorize only a certain limited number of sessions and can arbitrarily stop paying for services for a variety of reasons. Insurance companies make money by getting you out of therapy as soon as possible. I want us to make that decision, not a corporation.

The Benefit of Protection

Your insurance provider requires you to receive a psychiatric diagnosis for your issue (e.g. major depressive disorder, generalized anxiety disorder, bi-polar disorder). If you wish to obtain private health or life insurance in the future, this information is open to review and can result in you and your family being denied coverage. Paying privately avoids this risk.

What About Out-Of-Network Benefits?

You may be able to use your out-of-network insurance benefits to offset the cost of my services to you. I can provide a form in exchange for your payment which you can then submit to your insurance company to request reimbursement for some or all of my session fee. Some insurance companies allow clients to apply psychotherapy fees to their yearly out-of-pocket deductible. Also, some employers allow the use of flexible spending accounts, medical savings accounts, or health reimbursement arrangements.

To determine if you have out-of-network benefits, check your company's website or call the telephone number on the back of your insurance card. The customer service representative will be able to answer your questions. Be sure to ask what documentation they require to reimburse you.

To determine if you may utilize a flexible spending account, medical savings account, or health reimbursement arrangement to pay for therapy, call your employer's human resources or benefits department. Be sure to ask what procedures you must follow and what documentation they require to reimburse you.