

## INSURANCE

While I don't take insurance, I'm happy to provide a billing statement for you to submit to your insurer if it reimburses you for out of network providers like me. Why don't I take insurance? Frankly, because it tends to be a waste of your time and mine. Most insurance coverage still doesn't include mental health, and if it does, it's complicated, restrictive and makes me diagnose you with a mental health disorder that may or may not be the right fit and likewise then dictates the care I provide which, again, may or may not be the best fit for you. **I want to be able to customize our collaborative care as much as possible.** Moreover, if we're doing couple's counseling together, things get even trickier, because insurers often deem couple's counseling as medically unnecessary. They want to see you using health insurance to cover counseling for things like depression, anxiety disorders, etc. Not relationship problems. Finally, whether working with me as an individual or a couple, do you want a mental health diagnosis in your records if you don't really need one?

Anything that is part of your file becomes a *permanent* part of your file. This means that when you apply for new health insurance, life insurance, and many types of jobs, they can require an authorization to release information to view your entire medical record. With health care reform, being denied coverage due to a preexisting condition is thankfully less of an issue, however, companies can charge much higher premiums because of having ever been treated for a mental health issue.

A diagnosis is not the only thing that becomes part of your file. Insurance companies require treatment plans, progress reports, and many other types of personal information to determine what, if anything, they will cover. These details about your treatment should be private, but instead they are open and available to anyone with access. This could include potential employers. The average insurance claim passes through 14 people while it is being processed.

### *Use Pre-Tax Dollars*

Other work-arounds include using your Health Savings or Flexible Spending Accounts to pay for therapy using pre-tax dollars. I do take all types of HSA and FSA cards with major credit logos on them. If you do not have one of these accounts, you could speak with your tax preparer to see if you could deduct therapy expenses from your taxes as an out-of-pocket health expense. Please note that HSA accounts make it harder to get couples therapy covered, so check on that before you begin.

### *Seek Lower Cost Therapy*

There are several wonderful clinics in the Denver Metro Area that provide low cost therapy with intern counseling students. Two great options are:

Noeticus Counseling and Training Center: [\(303\) 399-9988](tel:3033999988)

The Denver Family Institute: [\(303\) 756-3340](tel:3037563340)