

NOTICE OF CHANGE OF INSURANCE STATUS

I am currently on several insurance and EAP panels. However, there is a plan in place to gradually separate from those panels. The reasons for this change are varied, and, I believe, can be beneficial to the client:

- **Increased confidentiality** – I am unable to control a client’s information after it’s submitted to the insurance company. Insurance and EAPs are also free to audit my records and/or request additional clinical information that I cannot decline to provide as a contracted clinician.
- **Increased flexibility** – I would love to offer shorter sessions, longer sessions, sessions held in the park as we walk, sessions conducted via webcam or phone, and a number of other delivery methods. Few if any of these are covered under traditional insurance/EAP arrangements.
- **Increased autonomy** – Insurance and EAPs often limit the number of sessions a client is able to receive under the parameters of the policy and insurance panels can deny coverage for sessions for a number of reasons. I feel that clients are better served when the client and therapist can determine how long therapy will last and under what conditions.
- **Increased predictability** – Insurance coverage changes if the client changes jobs, the company changes providers, the policy gets modified, etc. Clients are also often responsible for a far greater portion at the beginning of the year while they are working on meeting their deductible. I believe clients are better served when there is predictability and no fluctuations in the amount they’ll be charged for each session, regardless of the time of year, whether or not they keep their job or coverage, and are not at risk for sudden policy shifts.
- **Decreased reliance on the medical model** – Filing for insurance requires a client to receive a diagnosis, essentially a medical code for “what’s wrong” with the client. Though diagnoses are helpful to communicate between providers about what symptoms might be exhibited, I do not believe they are always appropriate or useful for the client. In addition, I do not operate from a “what’s wrong” perspective, preferring not to pathologize the often fairly common human experiences for which people seek counseling.

I understand that people pay a lot of money for their insurance benefits and absolutely understand wanting to use them. I will work with all of my clients to go through the process as painlessly as possible and will make every effort to give ample warning when a contract is set to expire. In addition, I will have referrals available for clinicians in the area who do accept insurance and never want it to be the prohibiting factor in whether or not the client seeks counseling.

SIGNATURE and DATE: _____