

Goodenough Counseling and Mediation

3100 Lorna Road, Suite 204, Hoover, AL 35216

Advantages of Private Pay

- **Therapy options governed only by therapist and client.**
 - No external authority dictates therapy parameters
 - We decide together how often to meet
 - What you want to work on
 - When therapy is done & how long it should last.
- **You can benefit from psychotherapy even without a mental health diagnosis.**
 - Couples and relationship / family therapy is available.
 - You can use therapy to improve your quality of life.
- **Privacy is maximized**
 - All work is Off-the-Record.
 - Information you reveal in session is confidential with the exception of court subpoena, reporting abuse, and imminent risk of harm to self or others.
 - All records are exempt from insurance reporting and random compliance audits.
- **Flexibility is maximized**
- **With a high deductible insurance plan you still pay out of pocket while allowing your insurer the right to have access to your information.**
 - You may not meet your deductible solely seeing a therapist.
 - Consider adjusting your budget to include this important service for your child's well-being with the assurance that it will remain completely confidential both now and through your child's future.
 - If you can't afford weekly or bi-weekly therapy sessions, consider re-prioritizing expenses to address this important service.
 - We find the money to pay for what's important. We pay cash for important services like car repairs, club memberships and salon visits, all of which are valuable services but meet only short-term needs.
 - A few adjustments to your family budget may ensure that you can receive the professional counseling that is needed to help make life-long changes.
 - Therapy can potentially create lasting change and to avert more serious problems later on.
 - The teen years is such an important stage of life and parents should have choices over what is in their child's best interest.
 - Finding the right provider who is the best match for you or your teen is important and a decision only YOU should make.
 - Since we don't know if or for how long the personal information of your child's mental health record could be kept on file with the MIB.

Disadvantages of Private Pay

- **Out of pocket costs may be higher and limit how much, if any, therapy you can afford.**
 - The difference between *private pay* and *insurance co-pay* may be surprisingly similar.
 - Therapy may save you money in the long run:
 - less money spent on stress-related illness,
 - fewer problems at home or with your child's school behavior resulting in less missed work.
 - According to the NIMH, 50% of all lifetime mental health cases begin by age 14. Left untreated, these issues may become more severe (requiring more expensive therapy) or progress to worse unhealthy behaviors (substance abuse, suicidal behaviors, etc.).
 - Can you put a price tag on peace of mind and happiness?
- **Stretching to pay out of pocket, you may want to space sessions bi-weekly or monthly after the first 6 weeks.**

Advantages of Using Insurance

- **Depending on your plan, private insurance will either**
 - pick up a portion of the charge for psychotherapy,
 - the entire amount, or
 - will at least apply the amount towards a deductible you currently have.
 - This makes sense for many
- **Allows you access to mental health services that you may not otherwise be able to afford.**

Disadvantages of Using Insurance

- **It is in the best interest of the insurance company to pay as little as possible for services, and to end therapy as quickly as possible.**
 - None of their motives address the best interest of the client.

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- Insurance companies often limit the number of sessions of therapy.
- Insurance companies often limit the type of therapy.
- Many insurance companies pay only for certain approaches of therapy (e.g. disallow family therapy even when the parents are vital to the therapeutic process for a child).
- **A mental health diagnosis must be made to show that therapy is "medically necessary"**
 - The therapist must label the client with a mental illness.
 - The therapist must stress what is not going well rather than strengths and successes.
 - Many legitimate reasons for therapy are not covered by insurance.
 - Therapy to help transition through "rough patches"
 - Couples or Family Therapy (some do, some don't)
 - Behavioral addictions (shopping, gambling, etc)
 - Hypnosis
 - Weight Loss
 - Pain Management
 - People Skills
 - Codependency
 - Personal Growth
- **Private information is subject to higher risk.**
 - Your personal health information is stored in a national health information database (MIB).
 - It is unclear how the health information in the MIB may be used or for how long it is stored.
 - There are concerns that MH diagnoses can be used
 - by insurers to deny life insurance
 - by insurers to charge higher premiums
 - by employers to deny jobs
 - The insurance company requires a lot of information about the diagnosis.
 - The insurance company can review all of your records at their discretion.
 - The insurance company has a right to audit your clinical records access all of your information.
 - They do this to prevent insurance fraud, and for quality assurance.
 - However, what they do with that information is unknown,
 - The therapist has no control over how they use it once it is in their hands.
- **You may end up paying out of pocket anyway.**
 - Insurance companies require a deductible to be met before they start paying.
 - At any point they can declare therapy is no longer needed even if the therapist disagrees.