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Why I Don't Accept Insurance As Payment For My Services:

I too have a health insurance plan that I use for some of my medical needs. However, I don't accept insurance in my practice for several reasons; I want you to understand why so that you can make an informed choice about whether or not it is best for you to use your insurance to pay for your therapy.

Using your insurance means:

1. I would have to give you a Mental Disorder Diagnosis (like Major Depressive Disorder or Obsessive/ Compulsive Disorder for example).
2. Every few weeks, I would have to write a report that shows what progress, if any, you are making with that mental disorder.
3. Then, someone at the insurance company who does not know us will decide if they will continue to pay for us to work together. It is as if they are listening in on your therapy session.
4. The exact number is unclear, but I have been told that up to 14 different people look at that report with your Mental Disorder Diagnosis before making a payment on the account.
5. This compromises your privacy. In my practice, your files are locked away and no one is able to see them except me unless, at some point, you request that I share them with someone else (e.g. your physician etc.).

Make an Informed Decision:

- Above are some of the reasons I do not accept insurance as payment for services. If you want to keep your issues private and the paper trail to a minimum, using your insurance will not afford you the level of privacy you desire.
- Knowing what is required of you and your therapist when using your insurance plan to pay for sessions is the only way to make an informed decision.
- Call your insurance company if you have further questions.
- You may be concerned about therapy becoming very expensive if you pay on your own. However, generally people experience significant improvement fairly quickly—within 8-20 sessions.
- If using your insurance is the right decision for you, they can provide you with a list of providers in your area that accept your plan. Simply call the number for mental health services on the back of the card for this list of providers.

While I do not bill insurance companies directly, at your request I can provide a statement of services for you to submit to your insurance company.

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