



Individual and Couples Therapy in Colorado Springs
(719) 500-1831 | www.inctherapy.org | info@inctherapy.org

To Accept Insurance or Not Accept Insurance, That is the Question

The decision for mental health providers to seek paneling with insurance companies or seek out-of-network reimbursement for clients is often a difficult one. Many therapists who are helpers at heart feel a pull to be accessible for as many people as possible by contracting with insurance companies or offering sliding scale options. On the other hand, there are many reasons that therapists might opt out of insurance billing or sliding scales that have nothing to do with their bottom line.

After hours of research, painstaking debates, and full consideration, INC Therapy has decided to offer services through a self-pay or private pay model only. We do offer monthly membership options (which you can read about on the “Services” page of the website) to reduce costs (compared to our single session fee) and encourage consistency and momentum in the therapeutic process. While my goal is always to help you reach your goals or make positive progress in an efficient manner, in an effort to be transparent, I wanted to share some of the reasons INC Therapy does not accept insurance.

In my experience, most insurance companies require a diagnosis to reimburse for therapy services. The diagnosis is used to indicate “medical necessity” in order to justify cost for the service or treatment. However, many diagnoses in the DSM-5 are not considered evidence of medical necessity. For example, most insurance companies will not reimburse for V-codes, such as Relationship Distress With Spouse or Intimate Partner. While Dr. Mike is qualified and capable of determining diagnoses, most clients of INC Therapy do not seek diagnostic assessment or meet full criteria for a diagnosis that would indicate medical necessity. Likewise, most clients of INC Therapy are seeking treatment for issues unrelated to a diagnosis or related to a diagnosis that will ultimately not be reimbursed.

Many counselors and therapists feel a pressure to provide a reimbursable diagnosis so that the client gets reimbursed. However, this pressure can edge providers to include a diagnosis for insurance companies that a client *almost* meets criteria for or that they know has a likelihood of being reimbursed. In the case of couples therapy, there is a tendency for providers to give the person who is covered by the insurance a diagnosis that is likely to be reimbursed, even if the diagnosis isn’t directly related to the reason the couple is seeking therapy. In addition to creating a potential ethical dilemma for the therapist, this can have the unintended consequence of suggesting to a client that they have a disorder for which they do not meet full criteria.



Individual and Couples Therapy in Colorado Springs
(719) 500-1831 | www.inctherapy.org | info@inctherapy.org

Another reason that INC Therapy does not accept insurance is to provide another layer of protection for you, the client. Even if you were to meet full criteria for a diagnosis that would ultimately be reimbursed, receiving a diagnosis could have unintended consequences down the road. For example, there have been instances where clients were denied government jobs, military entrance, or access to higher levels of access (e.g., classified) due to having a mental health diagnosis on file. While INC Therapy can assure confidentiality of your information, once information is shared with any outside source, the confidentiality of that information can no longer be assured by INC Therapy.

Other reasons for choosing the private pay model include the possibility that the insurance company will dictate treatment length or approach by limiting the number of sessions that will be paid or reimbursed, the sometimes extensive amount of time a therapist will have to spend on the phone or otherwise communicating with insurance companies to justify the cost of treatment, and lower reimbursement rates based on what a third party thinks is “reasonable cost” of treatment or services.

If you have any questions about INC’s policies, the reasons behind them, or anything else, please do not hesitate to ask.