

How to Use Insurance to PAY for Therapy

There are [mental health parity laws](#) to ensure that insurance companies include mental health and substance abuse treatment (fairly and adequately) in their policies. This means that you are probably eligible for at least 8 sessions with a therapist/year! If you pay a co-pay for your other medical appointments, your therapist will need to charge that similar co-pay. But I think \$20–30, for 50 minutes of focused attention, from a licensed therapist, is a good deal!

So, how do you make use of your insurance coverage and see a therapist? If you have an HMO, you will need to get authorization from your primary care provider and be referred. If you have a PPO, you can pick from any of your insurance company's "preferred providers".

Let's talk lingo here. "Preferred providers" refers to all therapists (in CA, therapists include Psychologists, LCSW, MFT or LPCC—there is a little explanation about the differences in credentials on my [FAQ page](#)) who take your insurance. If you want your therapist to be paid for by insurance, you need to pick from this list (there is one exception to this, we will cover that later). There are two ways to get this list of preferred providers. The first is to call the customer service number on the back of your insurance card and ask for the list to be verbally given, mailed or emailed to you. The second is to check on your insurance website using your insurance card. You should be able to type in your particular plan and get a list.

So, you have your preferred provider list in hand, the referral from your primary care provider (if you have an HMO), what next? Next you call your new therapist and get in for an appointment. It's that easy!

The exception to the preferred provider? This would be useful only if there is a particular therapist you really had your heart set on who happened to not take your insurance. In this case, ask this therapist if they would be willing to provide you a "superbill" after each session. If so, the process here would be to pay your therapist their private pay rate, take the superbill, submit the superbill to your insurance and await payment! Each insurance company has their own "superbill submission procedure"—some require an additional form be filled out by you with the superbill. Call the customer service number on the back of your insurance card for their "superbill submission procedure". In my experience, you can usually recoup about 1/3 of what you paid!

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