



## *Eastside Family Renewal Service*

710 Fifth Avenue Northwest  
Issaquah, Washington 98027

### **Statement Regarding Insurance**

Should clients wish to use their insurance benefits they will be required to work with Connie Allen, the billing expert at Fern Life Center, directly. While Connie will gladly help clients learn more about their benefits and what is covered, Clients are held ultimately responsible for tracking their number of visits or the limitations around their insurance benefits, because they are all vary so much by policy and/or provider. One provider that reimburses for one individuals policy, may have an out of network provider clause in a different policy by the same insurance company that leads to rejection of payment for my services. So it is not enough to say, “Yes, I am reimbursed by Premera.” We must look closely at your individual policy by Premera to know for sure.

It is important that you understand that billing insurance will always compromise your confidentiality to a certain extent. Beyond having to share some of your information with Connie, who has extensive training and respect for client confidentiality as she handles both insurance based and private billing, claims will eventually go out to your insurance company. This impairs my ability as your clinician to offer you the highest level of confidentiality available, as would be the case with private pay alone. Because the information is sent out of our offices, the responsibility of monitoring your confidentiality, from that moment on, is shared by the US Postal Service and your Insurance Company. Those who wish for full confidentiality should pay for services privately at the time of service so that collection services need not be retained. Clients who feel they need full confidentiality ***should consider not using*** their flexible spending accounts or their insurance benefits for mental health services until they understand fully the process by which reimbursement occurs and the paper trail that follows this reimbursement process.

As previously stated, all billing services are currently being provided by Connie Allen, the billing professional at Fern Life Center. On the day of your free initial consultation, you must provide Connie or myself your insurance card so it can be copied, along with your phone number, billing address with zipcode, and the date of birth of the policyholder and the person being seen (if different).

This information will be shared with Connie, who will then call your insurance company and check on your mental health benefits for individual, group, couples and family therapy. Connie will then give you a call directly, communicating the extent of your benefits. Please provide a number you wish to be called at if privacy is a concern. From that moment on it will be your responsibility to track your number of sessions and ensure you initiate a payment or transaction at the beginning of each session for your copayments. Any issues with insurance must be addressed with the Connie directly in person, in email ([billing@familyrenewal.net](mailto:billing@familyrenewal.net)), or by phone at (425) 391-3376.

I, your therapist, will not personally make calls to ensure your benefits, determine the number of sessions you have left for reimbursement, seek preapproval of our work together or submit claims for you on your behalf.

I can, however, provide a statement showing your account balance with *Eastside Family Renewal Service*, once per month. I will include the information you request on these statements, which may include service codes and diagnoses (if applicable) if you are attempting reimbursement from your flexible spending account. I am happy to also provide statements at the end of the calendar year for tax purposes. I will simply need an alert that this is your need. I cannot ensure that I can get this done immediately upon request, as therapeutic work will always be the highest priority of this practice and my work. So please be sure to give me plenty of time (several weeks even) to meet such requests.

As inconvenient as this may all initially sound for those I provide services for, it allows me to do my very best work for my clients. Clients come to me for my knowledge and training in clinical psychology, and hopefully not my prowess in maneuvering the “ins and out” of insurance reimbursement. When faced with the option of learning more about medical billing or working to keep my knowledge base and skills up to date and effective as a clinical psychotherapist, I will gladly choose to use precious time and resources for the later.

**B**eware of allowing your benefits to dictate your access to services...

I have found that when people focus too much on their insurance benefits and what is covered, they tend to minimize the importance of coming to therapy for issues that warrant attention.

Clients will sometimes communicate the belief that if a particular treatment is not covered by their insurance policy, then it must mean that it is acceptable to

ignore beginning problems and hope they will go away. They think that it is possible that their problems, if not covered, are not that severe and that a disorder will not develop. Or that they must wait until one does develop before they can get help.

Another concern is when clients believe that if the insurance company will only cover 10 sessions, then there must be something wrong with them if they don't respond fully by the end of their benefits. Or if they have additional issues they wish to work on after treatment for one problem, that they must be more "messed up" than other people who seek out psychotherapy.

*I'm happy to inform the reader that neither scenario is the case...*

Clients that come in for couples therapy, may be taking on an important enterprise that has the potential to lead to increased levels of individual well-being and personal growth. Some clients have mental health benefits that will not cover couples work unless one or more of the couple meets criteria for a full-blown diagnosis (e.g., Major Depressive Disorder or Generalized Anxiety Disorder). Couples who seek marriage therapy before one or both of them are dealing with clinically significant impairment in functioning, may not be reimbursed by insurance.

However, one can easily see how these services (e.g., couples therapy, family therapy) may be just as important as pursuing individual therapy. After seemingly insignificant problems have gone without assessment and appropriate intervention for more than a few weeks, they can result in severe difficulties for one or more individuals. To demand that a moderate to severe level of emotional and psychological pain be reached is asking that unneeded suffering occur for the sake of cost containments or even in some cases, stakeholder profits. Proactive and preventative care and maintenance of one's mental health is just as important as any cancer screening process or cardiovascular health check-up.

**T** herefore, I would like to encourage clients to ***emancipate*** themselves from any ideas that insurance companies need dictate what they pursue to achieve health, wellness, and happiness.

I promise potential clients that if their important relationships with their lover, spouse or children deteriorate, their insurance carriers will not be there to explain why they were focusing on symptom reduction over the maintenance of relationships and the well-being you and your family!

I feel my policy as a clinician ultimately results in better mental health care for the individual, couple or family who have come to me for assistance. It allows me to focus on comprehensive and individualized treatment to assist both clinical and non-clinical populations within the community. Myself and Connie Allen will do everything we can within the above boundaries to assist you in working with your insurance companies to achieve reimbursement, if that is your goal. As your clinician, I will and respect your choice to use or to not use your benefits accordingly. If you have any further questions regarding the use of insurance, you can ask to speak to Connie Allen at Fern Life Center directly (425.391.3376), email ([billing@familyrenewal.net](mailto:billing@familyrenewal.net)), or in person.

*Sincerely,*

Nicole Laurent, LMHCA  
Clinical Psychotherapist  
*Eastside Family Renewal Service*