

Why should I pay for my services instead of using my insurance?

- **You want privacy.**

Whenever insurance is used, some information (such as your diagnosis) is available to the insurance company and, at times, to employers. Managed care companies often ask for detailed personal information about clients in order to make payment decisions. This judgmental review can undermine the sense of privacy necessary for effective psychotherapy. When clients pay for psychotherapy out of pocket, there is no loss of privacy to managed care companies, insurance companies or employers.
- **You want to choose your own therapist.**

Many insurance companies limit the choice of therapists. Many clients prefer to choose their psychotherapist personally. Other clients may want to work with a therapist who was highly recommended but may not be on the insurance company preferred provider list.
- **You want to choose the type and length of treatment.**

Managed care programs often limit the choice of therapy. While some interfere very little with the consumer's choice of type or length of therapy, others make many of the important treatment decisions - the length of treatment, the type of therapy, the use of medication and referral to self-help groups instead of professional services. Paying for your own therapy may be necessary in order to receive the type and length of treatment needed.
- **You don't want a managed care employee making judgments about you.**

When managed care is responsible for payment, they have the power to influence your treatment. A company employee evaluates your motivation, the severity of your problem, and your progress, and makes treatment recommendations. The therapist must take the company's recommendations into consideration or risk losing the contract to work with the company altogether. Many clients prefer paying for their own treatment to eliminate influence from an outsider.

You don't want to be labeled 'sick.'

Whenever insurance is used for psychotherapy, the treatment must be 'medically necessary', which means that your therapist must give you a psychiatric diagnosis. When you pay directly, you may seek consultation from a mental health professional for any reason you choose. People use therapy for personal growth, for help coping with stressful life situations, and for marriage and family difficulties, as well as for chronic and serious psychological problems.