

***Some General Information  
On Choosing a Psychologist and Payment Options<sup>i</sup>***

***Why See a Psychologist?***

Psychologists are experts at helping people find their way through life's difficulties including such common sources of distress as relationship problems, career and family conflicts, physical illness, work stress, substance abuse and addiction and the anxiety and depression that can accompany these and other challenges. When you need to talk to someone who can help, you need and experienced, licensed psychologist.

***Choosing an Independent Psychologist***

Independent psychologists, each of whom is a doctoral level professional licensed by his or her particular state, have specific, recognized areas of expertise.

Independent psychologists make their own choices about how they wish to practice and may provide you with one (or more) of three payment options:

- 1) you pay your psychologist directly;
- 2) you pay your psychologist directly and, if your insurance coverage allows, he/she helps you secure some reimbursement; or
- 3) if you are enrolled in a managed care program, you may see a psychologist who is a participating provider. He/she will be paid by your managed care company.

***The Benefits of Direct Pay***

Many psychotherapy clients find that the direct pay option is best suited to their needs. It permits a higher level of confidentiality in addition to providing greater flexibility and autonomy in designing a treatment program.

When you work with an independent psychologist and use the option of direct pay, the following advantages usually occur:

- Confidentiality – Access to your records is usually limited to you and your psychologist.
- Flexibility – There are no restrictions placed on how you choose your psychologist and what services you design in partnership with that person. The plan of care and the payment of services are discussed and set by mutual agreement.
- Autonomy – The length of care, frequency of sessions and other aspects of work you do together are entirely up to you and your psychologist.

### ***Cost Reimbursement***

Perhaps your health care plan is a traditional fee-for-service plan – it allows you to choose your own psychologist and offers reimbursement. In most cases you will pay your psychologist directly and then submit your bills and claim forms to secure your funds. Keep in mind that, as with all medical claims, doctors are required to submit a diagnosis. The amount of reimbursement varies widely according to particular coverage plans.

To determine if your health insurance plan will cover the costs you can:

- Call your insurance carrier directly
- Consult your insurance benefits manual
- Call your employer's human resources or benefits representative

***Be sure to find out what percentage or amount of each session is covered as well as any annual limits or lifetime caps on these benefits.***

### ***The Realities of a Managed Care Plan***

Some independent psychologists have elected to work for a managed care plan which requires a minimal, or even no copayment.

However, most managed care plans contract for services with a variety of mental health professionals who may not have similar training or experience to that possessed by psychologists. While some managed care plans do offer care through psychologists, before proceeding with this choice you may want to consider the following:

- **Privacy** – Some managed care companies require not only a diagnosis but to review notes from treatment sessions, thereby limiting the confidentiality of your care.
- **Choice** – The number and types of professionals from which you can select to receive care and the forms and extent of care that will be provided may be severely limited in managed care plans. In addition, you may be required to take medications in order to secure your benefits.
- **Quality** – Managed care companies do not always provide opportunities to see a doctoral level psychologist.
- **Criteria** – Managed care companies may set guidelines for the type of treatment they are willing to reimburse, which in some cases may seriously limit access to services you may need and want.

If you decide to seek mental health treatment through your managed care company, be sure to ask them the following questions:

- What are the requirements for my psychologist to file treatment reports or turn over case notes?

- Who will have access to my files?
- What will the limits of allowable treatment provided to me before I must make a request for additional care?
- Will I be asked to take medication?
- Can I secure a doctoral-level psychologist?
- Will the plan reimburse for psychologist testing that would help my psychologist to get to know me more quickly and better pinpoint my problems?

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