

Why don't I take insurance?

Insurance companies require the diagnosis of a mental disorder in order to reimburse for mental health services. In addition, the services provided need to address that mental disorder and work explicitly to improve the individual's functioning with regard to that disorder. This process focuses services on the individual with a mental disorder. My work as a couples' counselor is not focused on the mental disorders of individuals, but on the relationship that couples share in together. I work to improve this relationship for the benefit of the couple together.

Sometimes couples' therapy is done as part of addressing a diagnosed mental disorder for one person in the relationship. The rationale for this is that there can be significant improvement in that individual's functioning when the relationship with his/her spouse or significant other is improved. For this reason, some mental health professionals who provide couples counseling will bill insurance for these services. While this is a perfectly legitimate and ethical practice of those professionals, the service is ultimately still on behalf of that individual client and not the couple. Fundamentally, it must put the needs of that individual first. I find that this is in conflict with my focus and goals as a couples' counselor. My emphasis is on the relationship, and its' improvement and growth. For this reason, I have chosen to not take insurance.