



## CENTER FOR COUNSELING & FAMILY RELATIONSHIPS

4500 Mercantile Plaza Dr. Ste. 307 Fort Worth, TX 76137

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# Insurance & Payment

**When using insurance please review the following information to help you make the best decision**

### **“Medical Necessity”**

Insurance companies require that mental health treatment be “medically necessary”. To be medically necessary, treatment must address a **mental disorder**.

### **A Mental Health Diagnosis**

Medical necessity is established by psychiatric symptoms being matched to a diagnosis. Insurance companies require that the counselor assign a mental health diagnosis for the patient. To be able to bill insurance, paperwork for counseling includes a release, which allows the insurance company to have access to **any and all** records including session notes.

### **Confidentiality & Privacy**

**Once your insurance company receives information about you from your counselor, there is no way to protect your privacy and confidentiality.** The diagnosis and other pertinent information is given by your insurance company to a national **Medical Information Database** that centralizes information for approximately 700 or more insurance companies. The Medical Information Database was created to alleviate fraud on insurance applications.

### **The Effects of a Diagnosis**

This diagnosis can impact jobs with the government or military, jobs with security clearances, aviation, or any other job requiring health-related checks before hiring an employee.

After receiving a diagnosis, an individual will have to answer yes to any question pertaining to seeking treatment for a psychiatric problem. If you apply for individual health, life, or disability insurance, the mental health diagnosis can increase your rate for coverage and determine if you are rejected from coverage.

Many individuals who have lost their jobs and have to seek private coverage are not able to find an insurance company who will cover them due to their mental health diagnosis.

A diagnosis given to a child can impact their future in many ways including being labeled throughout their schooling years and impacting future employment with military, government jobs, or any employment requiring a health-care related check.



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Many clients may also choose not to use insurance for varying reasons, including not being diagnosed, having more privacy, and not letting insurance have any control over number or length of sessions etc.

### **What Is An Option Other Than Insurance?**

To avoid each of the risks listed above, our office offers self-pay rates. Our rates range from \$60.00-\$120.00. **It is our commitment to provide quality and affordable counseling to our surrounding communities, while at the same time protecting your confidentiality and privacy.**

If you choose to use your benefits, it is the **client's responsibility** to verify benefits prior to the first appointment. Call the number on your insurance card and ask about "outpatient mental health" benefits. The first page of our New Client Paperwork gives all of the information needed to determine your benefits.