

Insurance Plans Accepted / FAQs

(Insurance reimbursement applies ONLY to Master's level licensed therapists; residents or supervisees do not participate with insurance).

Insurances accepted by *most* of our licensed therapists (please call the main office to verify in network status)

1. Aetna (only Bernadette Landry and Natalia Lueck are in network)
2. Anthem BCBS (including Healthkeepers Plus)
3. Carefirst BCBS (PPO Only)
4. Cigna
5. United Healthcare (including GEHA and UMR)
6. Tricare Select/Prime (Prime requires a referral from your PCM)

During the COVID 19 pandemic some insurance plans are covering Telehealth, but not all. Please ask your insurance plan carrier if Telehealth is covered, and what limitations exist, if any.

Should I use my insurance to pay for counseling?

Many clients choose not to utilize their insurance benefits because:

- 1) it enhances client privacy within the counseling setting,
- 2) it promotes a focus on health and strength rather than a focus on pathology since insurance companies require that the client be given a mental illness diagnosis for counseling services, and
- 3) it enhances choice and power within counseling.

If we do not accept your insurance plan and you want to use your health care benefits, we will be happy to provide you with the appropriate paperwork to facilitate your insurance claims.

We recommend that you check with your insurance company prior to the first visit to understand your outpatient counseling benefits. Questions to ask:

- 1) coverage for “outpatient counseling services”
- 2) the percentage of reimbursement for an “out of network psychotherapist, and
- 3) any deductible amount.