

What Happened to My Mental Health Insurance Coverage ???

Insurance companies' mental health expenditures fell 54% from 1988 to 1998, while total health care spending fell just 7%, this according to a study called Health Care Plan Design and Cost Trends. The study of 1,043 employers was commissioned by the National Association of Psychiatric Health Systems, the National Alliance for the Mentally Ill, and the Association of Behavioral Group Practices.

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Mental health care gets just 1.6% of the total health insurance dollar. That's according to Joan Pearson, a behavioral health specialist with the consulting firm Towers Perrin, which develops employee benefits packages for large corporations nationwide. And that future is trending downward. In the late 1980s, the number commonly quoted was 9% and in 1997 it was quoted as 5%.

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In summary: Your workplace negotiated with it's health insurance company to lower your counseling benefits. This lowers the cost of the insurance to the your employer, thus saving them some costs of their employee benefits.

Some Alternatives:

- 1) Accept the limited number of counseling sessions your insurance allows
- 2) Pay for your psychotherapy & counseling costs out of your own pocket and deduct those costs as medical expenses on your personal income tax; seek family support
- 3) Negotiate with your employer for better mental health insurance coverage
- 4) Purchase your own health insurance coverage with benefits tailored to your needs
- 5) Rely on state- and federally-funded mental health treatment programs, remembering that they are commonly overwhelmed and under-funded
- 6) Form your own support groups or take advantage of existing free community support groups (men's groups; alcoholics anonymous; church sponsored ; etc.)
- 7) Seek out counseling from trained professionals that are employed by your church, synagogue, or mosque
- 8) Read all you can about what symptoms or issues concern you, and work deliberately to apply solutions that seem to make sense to you