

La Perla Counseling and Trauma Response Services, Inc.

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Insurance Benefits

Most Health insurance companies now include some form of mental health care coverage. As La Perla does not bill insurance directly, please check with your insurance provider to determine your “out-of-network” coverage. You may be eligible to receive reimbursement for a percentage of the cost of each session. Your therapist will provide you with a receipt which you may send into your insurance company for this possible reimbursement. If you have mental health insurance, there are certain issues that are important for you to consider.

Medical Necessity

Most people with health insurance assume they can just use their mental health benefits on the basis of their desire to participate in counseling or psychotherapy, or with a letter of referral from their doctor. The reality is that insurance companies require that mental health care treatment be considered “medically necessary”. To be considered medically necessary, the treatment must address a mental disorder. Counseling or psychotherapy intended solely for self-improvement or normal life stress reactions is not considered medically necessary by insurance companies, and therefore, not often covered by insurance mental health benefits.

A Mental Health Diagnosis

Medical necessity can be established when an individual describes certain psychiatric symptoms and/or behavior that affects their ability to function on the job, school, or relationships. For example, someone might begin therapy because they are feeling depressed and are having trouble feeling motivated to complete tasks, visit with friends, and/or are having trouble sleeping.

When someone begins therapy and describes such symptoms, their insurance company requires that the therapist assign them a mental health diagnosis. You should know that all diagnoses have certain actuarial ramifications, as do smoking, age, weight, sex, and other past medical conditions. You should also realize that if you are ever asked whether you have been treated for a psychiatric problem you will have to answer “yes” because your permanent medical records will contain this information.

Confidentiality and Privacy

When you submit a claim to your insurance company for reimbursements for treatment, you are required to sign a release form in which you are giving your insurance company the right to ask for whatever documentation and information it deems necessary to determine the legitimacy of the claim.