

# Matters of the Heart Counseling, LLC

## Counseling Services Across a Lifespan

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### Couples Counseling and Insurance

Most people who have insurance want to use the insurance when in therapy. We have found it necessary to have this separate explanation for how insurance typically works in regards to couples counseling. Please make sure you read it in its entirety, verify with your personal insurance company, and sign at the bottom prior to your first appointment with us.

Under the Affordable Care Act, the Mental Health Parity and Addiction Equity Act, and other federal laws, insurers must provide equitable coverage for mental health conditions. This means they must treat mental health conditions like physical health conditions, must not exclude them from coverage, and must not charge higher co-pays for these conditions.

Insurance equity laws do not usually apply to couples counseling. The reason for this is because mental health parity laws treat mental health conditions as a medical diagnosis. The need for couples counseling is **not** a medical diagnosis, so it is not analogous to a physical health issue. Health insurance coverage is intended to address costs associated with managing the symptoms of a condition, illness, or disorder, so one person must meet criteria for a diagnosis in the DSM, the Diagnostic and Statistical Manual of Mental Disorders used by all credentialed mental health practitioners.

If we identify one person in the couple as the identified client and that person has an identified mental health diagnosis, we are also essentially referring to this person as "the problem." When we are providing marriage and couples counseling, we work with the relationship as the "problem", not one person. Additionally, if we identify a client with a mental health diagnosis which is medically necessary for treatment all of our goals in therapy, and therefore our discussion in session, will reflect those goals. The information then belongs **only** to the "identified client" and the other partner will not have access to the files for any purpose. Example: If John is diagnosed with Bi-Polar our goals are then focused on how Mary can support John. We are not working necessarily on how John and Mary can communicate effectively nor does Mary have access to John's records for any reason in the future (court or custody for example).. If your goal is to "improve the relationship" in therapy, we must provide a "diagnosis" consistent with the goals. The diagnosis most consistent with relationship improvement is ZO.63 or Problems with Relationship with Spouse or Partner. Also by having both partners as clients there are two sets of notes and each person is entitled to his/her notes should they want them in the future for any reason.

If we are in network with your insurance company, we will bill the insurance company with the appropriate diagnosis determined at the time of the intake. If the diagnosis is determined to be Z0.63 it is unlikely the insurance company will pay for it and you are then responsible for the amount. Again, only the one identified client will have access to the records this way. Additionally, our couples and marriage counseling sessions usually last up to 80 minutes. We will bill the in-network insurance for the additional time and it may or may not be paid. Again, if it is not paid you are responsible for the payment. We suggest you talk with your insurance company to see if they cover the diagnosis Z0.63 with the CPT code 90847 and the extended session code of 99354. This will allow you to know your personal benefits.

For those who are out of network, choose not to use insurance to avoid a diagnosis on your records, or the diagnosis is not covered, the following is what you can expect to pay

Couples Intake \$145

Couples Session 45-50 minutes \$105\*

Couples Session 60 minutes \$130

Couples session 75+ minutes \$155

- A word about 45-50 minute sessions. Most people find this amount of time just enough to begin getting into the issues at hand and not enough to work on in depth or walk out of a session feeling connected to their spouse. We rarely recommend this length of time for a session.

We request your signature which shows you have read this information and understand the process for couples counseling. There are legitimate times the diagnosis and issues discussed in session do meet diagnostic criteria and we will bill accordingly when this is the case. We are not a practice who will manipulate the insurance system or do work arounds so insurances can be utilized as insurances do request and have a right to review records. When this happens, insurances have the right to redact funds previously paid and report us for insurance fraud. We will not put our practice, our license, and our own livelihoods at risk to do work arounds.

Signature: \_\_\_\_\_

