

# Blue Cross Blue Shield, You Should Be Ashamed of Yourself

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Mental health professionals experienced a vast amount of internal conflict as the deadline approached and passed to decide whether to remain in-network with New Directions/Blue Cross Blue Shield (BCBS). While consumer rates went up, reimbursement rates for mental health professionals were cut by over 30 percent for those providing services to BCBS clients. While you are paying a higher premium for your health insurance, BCBS is paying mental health providers less.

For those who don't understand the impact of BCBS' changes, let me explain. If you are seeing a therapist who was in-network with BCBS, your therapist may no longer be in-network. As a result, you can choose to pay out of pocket to remain with your current therapist, or change therapists. For many, after months or years with the same therapist, the thought of switching to a new therapist and starting over is daunting. Others are having tremendous difficulty finding therapists with certain specialties who decided to remain in-network. Many therapists have left the insurance panel, yet BCBS is making it close to impossible to credential a new therapist and transfer clients to them. For example, my psychological group practice had three in network BCBS providers. We will now have only one. An excellent clinician in my office agreed to go in-network with BCBS but they rejected her application stating there are too many providers in our area. We requested that she be allowed to replace one of the therapists leaving the panel in our office, to which they informed us that we can resubmit her application and that it would again be voted on based on need at the end of the month (the committee only meets once a month). Then, IF it is decided that she can join the panel, the process would take another 60-90 days to get her credentialed. Where will the clients who no longer have a therapist transfer to?

Clients who have learned of BCBS' unfortunate changes, and have been informed of their options, have reacted with fear, anger and sadness. The relationship many people have with their therapist is sacred and special. It can be challenging to allow yourself to be vulnerable and open up to someone. Taking away that person can be devastating.

As a society, we say we want to see less suicide, fewer mass shootings, more people working. Yet we set people up to fail by restricting their access to mental health services and devaluing mental health providers. While Mental Health Parity requires insurance

companies to pay for coverage, this does not mean that you will necessarily get good mental health coverage. Because of the reimbursement rate changes, the chances of you being able to find a quality mental health professional who is in-network, is much less likely. Established and seasoned psychologists are choosing to be out-of-network due to the lowered reimbursement rates. While the importance and utility of mental health has vastly grown over the past ten years, reimbursement rates have decreased, leaving mostly newer masters-level clinicians in-network to choose from. When a therapist is not in-network, there are often high out-of-network deductibles clients have to pay before they may have a portion of their visit reimbursed, making it even less likely that they will be able to afford to see a therapist of their choice.

To add insult to injury, therapists in my practice received a letter today notifying them that myFlorida, a BCBS plan, will be downsizing its network. As a result, therapists who are in-network now will no longer be in-network at the end of the year. How can you take away an individual's therapist because "a branch of BCBS has decided to downsize providers"?

These changes should be considered criminal! I promise you that we will see the effects of these changes. Let's get this conversation started. This is a universal problem; BCBS is the most recent to make changes, but most insurance companies reimburse mental health professionals at a very low rate.

I am going to write a series of articles, joined by colleagues in the field, outlining some of the impacts, and nightmares, of managed care for mental health services. Insurance companies know that mental health professionals do not have the money and the lobbying power that physicians do. They have done this before and got away with it. Let's not let them do it again! Please share this so that everyone can be educated about what these changes mean for them, their family, and this country.

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