Removing Health Insurance Barriers to Mental Health

Pro Bono Counseling’s goal is to help people of all backgrounds in Maryland find the right mental health professional to meet their needs. And at times that may include Marylanders with health insurance benefits. Despite federal and state parity laws, barriers to health insurance coverage for mental health care still exist.

“Health insurance plans can be extremely confusing, so our staff is here to help people navigate that and determine what type of coverage they have,” explains Pro Bono Counseling (PBC) Clinical Director Sherri Bloom. “Sometimes it can be necessary to use different terminology when determining coverage, such as the distinction between inquiring about couples therapy versus family therapy.”

Sherri notes that even if health plans indicate they cover mental health counseling, other factors can prevent them from receiving care.

“One health insurance plans are restrictive,” states Sherri. “They may require a diagnosis or have other strict criteria that must be met for coverage qualification.”

Frequently when a plan says mental health care is covered, it doesn’t mean all services are included. And many people find that they must meet a deductible that is just too high to afford and contact Pro Bono Counseling for assistance.

Other issues include a lack of mental health providers in the insured’s network or a very long wait to receive care due to a shortage of clinicians. Paying out of pocket expenses for the mental health care they need is just not an option.

One barrier that doesn’t involve cost, but may keep a person from using their insurance coverage, is privacy concerns, which PBC is able to assist with as well. Sometimes people share an insurance policy with a guardian, spouse, or partner, and do not want that person to know they are going to therapy. Or there may be a concern about the insurance company maintaining a “record” of their mental health.

Recently a woman in her 20’s called PBC to focus on her own personal development, for help managing symptoms of anxiety and depression, and to improve her interpersonal relationships. She shared that she was a student and although she had insurance with mental health coverage, she was unable to use it for therapy due to one of the previously described barriers.

PBC was able to match her with a mental health clinician that met her needs. After meeting with her therapist for about 15 sessions, a PBC staff member checked in on her progress.

“It’s nice to have someone I can talk to. This has made me a better version of me,” she reported. “Counseling has helped me deal with my anxiety and depression.”

If you are experiencing an issue that can be addressed through therapy, PBC is here to help. Call PBC today at 410.825.1001, or the mental health WARMLine at 410.598.0234.

Be a Counseling Catalyst

Pro Bono Counseling (PBC) invites you to become a Counseling Catalyst. Join the compassionate community of monthly donors bringing mental health care services and resources to Maryland individuals, couples and families in need.

Monthly giving is the most convenient and effective way to provide consistent help to Marylanders seeking mental health care. Your monthly donation allows PBC to take a planned, long-term approach.

You can be confident knowing that 100% of your donation will go to counseling resources and services, and WARMLine operations, supporting people in need throughout Maryland.

For more information on how you can give monthly to help Marylanders every day, visit PBC’s website.