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To: [EBSA MHPAEA Request for Comments](#)
Subject: Public Comment MHPAEA
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To Whom it May Concern,

My name is Stephanie Staco and I am a Licensed Mental Health Counselor located in New York State. As a mental health professional, I am writing to express my heartfelt concern about the current state of mental health parity and equitable coverage for services within the insurance industry. The issue of unacceptably low reimbursement rates for mental health professionals has become a significant challenge for both practitioners and those seeking crucial mental health care, particularly among marginalized communities and working-class individuals. There is a clear disparity between mental health/psychiatry and primary care reimbursement rates (Mark et al., 2020).

In my practice, I have made a conscious decision to accept insurance to ensure that individuals in need can access quality mental health services. However, the prevailing low reimbursement rates have made it increasingly difficult for me to maintain a living wage while serving a reasonable caseload. This predicament disproportionately affects mental health professionals from marginalized backgrounds and those who predominantly serve underserved populations. The struggle is twofold for practitioners like myself, who come from marginalized communities. Not only do we face systemic barriers and obstacles in our professional journeys, but the current low reimbursement rates further exacerbate these disparities. As a result, it becomes more challenging to offer essential mental health services to our communities, perpetuating the cycle of disadvantage experienced by vulnerable populations.

Mental health professionals catering to working-class individuals also find themselves unable to sustain their practices due to inadequate compensation and arbitrary clawbacks. This reality creates a glaring disparity in access to mental health care, as financial hardships and systemic challenges already burden individuals from working-class backgrounds. Low reimbursement rates only exacerbate these challenges, hindering access to much-needed mental health services. Despite healthcare reforms in the recent past, low-income populations continue to experience economic barriers to mental healthcare (Mojtabai, 2021; Zhu et al., 2023).

It is essential to recognize that mental health care is integral to overall well-being,

and equitable access to such care should not be a privilege. Unfortunately, the current situation unfairly places an additional burden on individuals from marginalized communities and working-class backgrounds, limiting their access to mental health services when they need them the most. The lack of providers accepting insurance contributes to a lack of access to mental health care (Bornheimer et al., 2018).

I urge you to prioritize mental health parity and take proactive steps to ensure equitable coverage for all mental health professionals. By increasing reimbursement rates to a fair and sustainable level, you will empower mental health professionals from marginalized backgrounds to continue serving their communities with the dedication they deserve. Equally crucial, it will ensure that working-class individuals can access vital mental health services without bearing the brunt of insurance companies' failure to adequately compensate mental health providers. Please consider these concerns and work towards rectifying the current situation. Together, we can create a more equitable mental healthcare landscape that supports practitioners *and* individuals seeking help. Addressing the issue of low reimbursement rates is a step towards building a more inclusive and compassionate mental health care system that benefits all members of society. Thank you for your time and attention to this matter. I look forward to witnessing positive changes that prioritize mental health care for all.

References

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Best Regards,

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(They/Them)



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