From: <u>Danielle Nunes</u>

To: EBSA MHPAEA Request for Comments

Subject: Insurance Rates for Therapists

Date: Friday, July 28, 2023 8:40:54 PM

CAUTION: This email originated from outside of the Department of Labor. Do not click (select) links or open attachments unless you recognize the sender and know the content is safe. Report suspicious emails through the "Report Phishing" button on your email toolbar.

To Whom it May Concern,

Therapy is a crucial aspect of mental health care, providing individuals with the support and guidance they need to overcome life's challenges. However, behind the scenes, therapists face a pressing issue that demands attention: low compensation from insurance companies. Today, I will shed light on the predicament therapists encounter due to inadequate payment and urge policymakers to take action in ensuring fair compensation for these dedicated professionals.

1. The Dedication of Therapists:

Therapists are highly trained professionals who invest years in education and continuous learning to offer the best possible care to their clients. Their unwavering dedication goes beyond the therapy room, as they tirelessly work to enhance their skills and knowledge to better serve those in need.

2. The Reality of Low Reimbursement:

Despite their expertise and commitment, therapists often face low reimbursement rates from insurance companies. This financial strain not only impacts their ability to sustain their practices but also undermines the value of their essential contributions to mental health care.

3. The Impact on Access to Mental Health Care:

Low compensation rates affect therapists' participation in insurance networks, limiting the availability of mental health services for those who rely on insurance coverage. This leads to reduced access to quality care and may leave individuals struggling to find affordable options.

4. Recognizing the True Value of Therapy:

Therapists provide personalized and transformative care, helping clients navigate complex emotions and life challenges. Their work is invaluable, and it is essential that insurance companies recognize the true worth of their services.

5. The Need for Change:

Fair compensation is not only a matter of recognition for therapists' expertise but also a fundamental step in improving the mental health care system. Policymakers must take action to address this issue and create a sustainable environment for therapists to thrive.

6. Advocating for Fair Compensation:

As clients, mental health advocates, and supporters of mental health care, it is our responsibility to advocate for fair compensation for therapists. We must engage in conversations with policymakers, raise awareness about the importance of mental health care, and demand reforms that ensure therapists receive the compensation they deserve.

Therapists play a pivotal role in fostering mental well-being and supporting individuals on their healing journeys. However, the current low compensation rates from insurance companies undermine their contributions and limit access to quality mental health care. As advocates for mental health, let us stand united in urging policymakers to prioritize fair compensation for therapists and create a system that values their expertise and dedication. Together, we can build a mental health care landscape that truly supports both therapists and those seeking help.

Respectfully Submitted, Danielle Nunes, LMFT