From: Ariana S. G. Rosenberg

To: EBSA MHPAEA Request for Comments

Subject: Mental Health Reimbursement Rates

Date: Thursday, August 24, 2023 2:52:35 PM

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I'm emailing about how enforcement of parity can impact clinicians and their patients.

Reimbursement rates as they are are low for mental health therapists. Current therapists frequently opt to not accept insurance because too often, after paperwork is completed correctly, claims are denied and full financial burden still lands in a clients lap, or clinicians end up having provided clinical services for free because a client cannot fully pay their outstanding bill.

The going rate for a therapy session at a cash pay rate is typically much higher than an insurance reimbursement rate, depending on the area of the country. The poor reimbursement rates close off mental health access to individuals who need treatment. Therapists should not have to choose between our clients financial health or our own.

Best,