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To: [EBSA MHPAEA Request for Comments](#)
Subject: Comment on mental health parity
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Hello,

I am a licensed clinical social worker, working as a psychotherapist in private practice.

I am happy to hear that the Biden administration is prioritizing mental health parity.

I would like to request legislation that requires insurance companies to pay market rates to mental health providers, and that their reimbursement be tied to inflation. Insurers currently offer below-market rates and make it nearly impossible to negotiate an increase. I left all insurance panels in 2021 because of this problem - my insurance rates were roughly 50% of what people were willing/able to afford using out of network care.

I would also like to request that funding be given to social determinants of health, like reducing needless incarceration, supporting job training so people can find a sense of purpose, provision of basic needs such as food and housing, etc. I was homeless once many years ago, and I didn't need therapy - I needed safe and affordable housing.

I request that insurers be required to update their database to accurately reflect their network. Despite leaving all insurance panels in 2021, I still get weekly calls from them wanting to verify that my phone number is accurate in their directory - why are they claiming to have me as per of their directories? So that they can tell their customers how robust their network is, while not taking on any new therapists who might demand a higher rate, and also not having to pay old therapists who have left their network.

Last but not least I request that funding be made available to clinicians for continuing education. It is in everyone's best interest that therapists be up to date on new knowledge in their field - but many therapists cannot afford quality training, or the time off to attend. Improving funding for this would improve quality of care.