

COVID, TELEHEALTH, INSURANCE COVERAGE AND FEES

For the last two years, since Covid, I have been working exclusively from home using telehealth (Zoom). I was pessimistic at first that doing therapy via Zoom could be meaningful or useful: happily, I was wrong. Although it is true that subtleties of gestures and facial expressions can be missed more easily on Zoom than in person, it has also been true that a one-on-one personal connection can reliably be made, and with that, a full and rich psychotherapy can proceed. I do not have the same experience with groups on Zoom. Like most people I have experimented meeting with family and friends via Zoom, as well as attending conferences and workshops: there I find connections with others lacking and not nearly as fulfilling as in person. I do not find that with individual meetings.

INSURANCE COVERAGE AND FEES

I accept all insurances except Mainecare (Medicaid) and Martin's Point.

Although I accept Medicare, and use it myself, I have only a limited amount of Medicare slots open, since I must accept Medicare assignment and their allowance is considerably lower than my usual fee. If you have Medicare but my slots are filled, you may wait, seek out another clinician with openings, or pay my full fee and sign a Medicare waiver stating that you will not seek reimbursement from them.

For all other commercial insurances, you will need to check whether your insurance requires the provider (me) to be in their network. Except for Medicare, I am in no networks. If your policy provides "out-of-network" benefits, you will be responsible for considerably more of my fee than if you used an in-network provider. You will need to check with your insurance about the details because each policy is different. I will fill out and send to insurance the forms they require; they will pay me directly – if you agree to that – and you will be responsible for the balance, paid directly to me. There is more information in the packet you will receive if you decide to work with me.

My fee is \$205 per 50 minute session, and meetings are usually weekly, although we will meet on a schedule that meets your needs.

Insurance and reimbursement are complicated, and I will help you to the extent that I am able, but your policy and your insurance agent are the most reliable sources of information.