

From: [Megan Rafferty](#)
To: [EBSA MHPAEA Request for Comments](#)
Subject: Mental health parity act
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Hello,

I'm writing to submit a comment on the mental health and substance use parity act. I am a dually licensed Professional Counselor (LPC) and Addiction Counselor (LAC) in the state of Colorado. I stopped practicing in February 2021 in the midst of the COVID-19 pandemic and the ongoing mental health and substance use epidemics. I left the field specifically due to the low pay, from low insurance reimbursement rates. I now work as a project manager with better pay and work-life balance.

During my time working as a therapist, I struggled to pay the monthly payments on the student loans I took out for my graduate education to become a therapist. I believe this destructive cycle is directly linked to the shortage of mental health professionals during these parallel mental health and substance use epidemics.

We need increased reimbursement rates from health insurance companies. The insurance companies have created the shortage of mental health clinicians and thus have directly contributed to these dual epidemics in our country. Mental health clinicians receive comparable education, licensure requirements, and do equally important work as other health professionals such as RNs, NPs, and PAs. I'd love to be able to afford to provide therapy again and be compensated at a fair rate that allows me to care for myself and my family.

Thank you,

Megan Rafferty, MA, LPC, LAC

Sent from my iPhone