

From: [susan_emerson](#)
To: [EBSA MHPAEA Request for Comments](#)
Subject: Pay Parity for Mental Health Providers
Date: Saturday, July 29, 2023 9:05:32 AM

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.

Hello,

I am a LMFT in NJ. I am impaneled with Insurance companies. Not a day goes by that I don't think about leaving the panels. What has stopped me to date is I understand how many of my clients can only get help through using their insurance; they can not afford private pay or out of network providers. Though I struggle to make ends meet because of the ridiculously low reimbursement rates and how disrespected we are as a professional group by the insurance companies! These multi million or billion dollar companies have no business telling us as Mental Health Professional how to treat our clients and what kind of treatment they may need or for how long.

As I said not a day goes by that I don't think about moving to private pay and out of all insurance companies. But my conscience gets the better of me because when I decided to work in this field I made a commitment to help people in need but it is getting harder and harder to justify this since I can barely pay my bills because the rates we are reimbursed at so low with no cost of living increases or raises. I have watched many of my colleagues go out of network or go completely private pay because they couldn't afford to live on the reimbursement rates nor tolerate the way insurance companies treat us as a professional group.

I should not have to choose between my clients financial health and my own and I am faced with this dilemma almost daily! If insurance companies continue to be allowed to unilaterally set our rates with no accountability to us as Mental Health Professionals I will ultimately be forced to leave all the insurance companies.

Respectfully,
Susan Emerson, LMFT