



Reflect & Renew Counseling Services, PLLC
Jacqueline R. Smith, LCSW-S, Founder/Psychotherapist

PH: (210) 929-2381

Email: info@reflectnrenew.com

www.reflectnrenew.com

No Insurance Policy

When I first established my practice in 2020, I made a decision to be a private-pay only practice. I know many of you are wondering why I don't accept insurance in this practice and some may not be able to currently budget for my private-rates. After much consideration, the confidentiality of my clients supersedes my willingness to become credentialed with insurance carriers. **Here's why:**

1. Making the decision to accept health insurance is very problematic. By accepting one's insurance for payment coverage, I will be required to give a mental health diagnosis just to receive payment for any service that I provide. That just doesn't fly with me. While a mental health diagnosis can be important in guiding treatment to help someone during their struggle...many or most will not meet the guideline for a diagnosis. Sometimes life is just tough and the struggle may be real, so it would be unethical for me to say one has a mental health diagnosis simply to provide them the help they desire. I will never get with that.

INSURANCES WILL NOT PAY FOR YOUR THERAPY WITHOUT A MENTAL HEALTH DIAGNOSIS.

2. Receiving a mental health diagnosis can often become an integral part of how a person identifies. It's easy to "succumb" to a label or diagnosis as solely being who one is. I help and treat those that I work with; not the label.
3. I stand firm on ensuring that your information is private and insurance companies require therapists and other clinicians to disclose a person's diagnosis, symptoms, behaviors, and course of treatment. By accepting insurance, I have to reveal confidential information to your insurance carrier justifying your need for treatment or emotional support, but I've made a decision to protect the confidentiality of my clients by avoiding interactions with insurance. NOTE: I will always and at the request of my clients provide them with a Super Bill to submit to their insurance for potential reimbursement when requested...just want everyone to be aware of the implications of such.
4. Insurance companies limit how often I can see and treat a client as well as how much I might get paid for working with a client. I am unwilling to get paid a sub-standard amount for the professional service I provide my clients. I put in great effort and value into the work that I do with my clients and will not be devalued as a professional. Therapy should also be your way and you should not be rushed to address your troubles in a limited amount of sessions. Understanding past life experiences in order to make sense of the present can take time and I am unwilling to "cut-off" treatment because your insurance company tells me to do so.

I encourage all of you to make a decision that works best for you and your financial situation.

If you have any questions, please feel free to forward them to me.

Jacqueline

Thank you for choosing Reflect & Renew Counseling Services, PLLC