



**Water & Stone**  
A Creative Arts Therapy PLLC  
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## **The Benefits of Private Pay**

Many clients ask about using health insurance to pay for their therapy, and wonder why Water & Stone only accepts private pay (“out of pocket”). Here is some information to help answer that question and to shed some light on the benefits when you pay for therapy yourself.

Note: On a case by case basis, we are happy to discuss and work with clients (with or without a previous diagnosis) to determine if they can receive out-of-network reimbursement for sessions. While we aim to offer the most control over your personal healthcare, a diagnosis can be beneficial when it’s appropriate and can open possibilities for services, support, etc.

When you invest in your mental health:

- **You do not have to have a diagnosis.**
  - Not everyone that comes into our office has a diagnosable issue, but rather might be struggling with stress, life transitions, or need general support.
  - Insurance companies require a diagnosis be made and recorded.
  - The diagnosis stays on your permanent health record and can affect your future.  
For example: a job requiring a security clearance, adopting a child, finding quality life insurance or health insurance at a later date, etc. can take mental health diagnoses into account.
- **You decide how many sessions are enough.**
  - Insurance companies will usually authorize a specific number of sessions that will be covered.
  - There is no "one-size-fits-all" approach to therapy. Having a company say you must resolve everything within 6 sessions usually doesn’t work for most people. When you pay, you decide how many sessions, how often we meet, and when you are ready to stop or take a break. At any point, you can change your mind and we can adjust how we are working together to meet your needs.
- **Your treatment remains confidential.**
  - When using insurance, the insurance company can audit and review records you may want to keep private.
  - Since we are not billing insurance companies, except where the law says otherwise, your information remains confidential unless you wish to release that information to another party.

- **You decide if the therapy is helping you.**
  - Insurance companies can require information about you and your progress. Your therapist speaks to a stranger who determines whether the therapy is helping you.
  - When you are in charge, it is solely up to you to decide when therapy is helping.
  
- **You receive a fair rate that is flexible when you need it to be.**
  - Most insurance companies reimburse therapists and counselors a percentage of their rate, typically lower than the set fee from the clinician.
  - It's a challenge to do your best work when worried about bringing in enough clients to sustain a practice.
  - Water & Stone bases its prices on what is needed for the company to run sustainably with room built in for sliding scales and times when you might need to have a few sessions at a lower price because of life circumstances.
  
- **You ensure consistency for you and your therapist.**
  - Insurance companies don't have to be consistent when reimbursing their providers.
  - Imagine if you did not know when your employer was going to pay you, or even worse, told you after a month that they are rejecting the claim you filed asking for your paycheck. Again, you deserve a therapist that can give you their full attention to focus on your needs.

By accepting private (“out of pocket”) pay, we can assure our clients of a high degree of privacy, flexibility and control over their mental health, as allowed by New York state law. We will work with you to decide the focus and frequency of sessions.

We hope this was helpful and please feel free to ask your therapist or get in touch with me anytime with questions.

Thank you!

Emery Mikel  
and the Water & Stone Team