



# The Northwest Catholic Counseling Center

*Providing help, creating hope...*

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## **FAQ about Using Publicly Funded Insurance** (Restrictions on Medicare, Medicaid, OHP)

### **I have Medicare insurance. Why can't I use it here?**

Unfortunately, we are not eligible to receive reimbursement from Medicare for counseling because of federal restrictions on the type of counselor license recognized by Medicare. Medicare will reimburse psychiatrists, psychologists, and Licensed Clinical Social Workers (LCSW) but not Licensed Professional Counselors (LPC) or Licensed Marriage and Family Therapists (LMFT). Federal legislation dictating Medicare reimbursement requirements left out these qualified professionals. This restriction does not include the psychiatric nurses doing medication management; they are eligible. For more info or to search for a covered provider near you go to <http://www.medicare.gov>

### **I have Medicaid (Oregon Health Plan or Family Care). Why can't I use it here?**

Medicaid also has restrictions on who can provide mental health services. The list of requirements is long and complex and would overwhelm a small agency like NCC. As a result, NCC does not have the resources to contract with Medicaid. Contact your member services listed on your insurance card to find a provider who is covered under Medicaid.

### **Are your therapists less qualified?**

No. Our counselors who are LPCs and LMFTs receive extensive education and similar training to many providers who receive Medicare/Medicaid reimbursement. They also receive on-going support and supervision by our on-site clinical manager, monthly supervision with a psychologist, and ongoing monitoring by the state licensing board, the Oregon Board of Licensed Counselors and Therapists.

### **I have insurance (such as Providence Advantage, UBH, etc.), not Medicaid or Medicare.**

Many insurance companies offer coverage in Oregon under the Affordable Care Act (ACA). Oregon expanded its Medicaid program through these companies, allowing many previously uninsured people access to coverage. As a result, these companies have to follow Medicaid reimbursement rules. Similarly, any insurance company offering a Medicare-oriented policy has to follow the federal rules. If you aren't sure about your policy, call us.

### **Will this change?**

We have been told it is not a federal legislative priority to make the amendment that would allow qualified LPC and LMFT clinicians to provide reimbursable services to qualified Medicare recipients. Mental health associations continue to lobby to make it a priority.

### **Can I complain or try and get the regulations changed?**

Yes. We believe every individual has the right to voice disagreement with rules that potentially withhold access to healthcare. If you would like to express your concern for increased access to qualified mental health treatment providers, please call, email, or write a letter to your representative requesting that LPC and LMFT counselors be included in federal rules for Medicare recipients. You can also write to officials addressing the overloaded Medicaid system restricting access to mental health services unless people are willing to pay out of pocket. You will find some political contact information below.

*A State Certified Counseling Agency*

*Donations are tax-deductible. Tax ID 93-1088962*

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[www.nwcounseling.org](http://www.nwcounseling.org)

### **Oregon Senators (Federal)**

*Senator Jeff Merkley*  
United States Senate  
313 Hart Senate Office Building  
Washington DC 20510-3705  
202 224-3753  
<http://www.merkley.senate.gov/contact/>

*Senator Ron Wyden*  
United States Senate  
221 Dirksen Senate Office Building  
Washington DC 20510-3703  
202 224-5244  
<http://.wyden.senate.gov/contact/>

### **State of Washington Senators (Federal)**

*Senator Maria Cantwell*  
511 Hart SOB  
Washington DC 20510  
202 224-3441  
[www.cantwell.senate.gov/public/](http://www.cantwell.senate.gov/public/)

*Senator Patty Murray*  
154 Russell SOB  
Washington DC 20510  
202 224-2621  
[www.murray.senate.gov/public/](http://www.murray.senate.gov/public/)

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### **Oregon Congress (Federal)**

*Representative Earl Blumenauer*  
1111 Longworth House Office  
Washington DC 20515  
202 225-4811  
<http://blumenauer.house.gov/>

*Representative Kurt Schrader*  
2431 Rayburn HOB  
Washington DC 20515  
202 225-5711  
[Schrader.house.gov/contact/](http://Schrader.house.gov/contact/)

*Representative Suzanne Bonamici*  
439 Cannon HOB  
Washington DC 20515  
202 225-0855  
[bonamici.house.gov/contact/](http://bonamici.house.gov/contact/)

### **State of Washington Congress (Federal)**

*Representative Jaime Herrera Beutler*  
Washington, DC Office  
1130 Longworth HOB  
Washington, DC 20515  
202-225-3536  
[herrerabeutler.house.gov/contact/](http://herrerabeutler.house.gov/contact/)

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**List of State of Oregon Representatives and Senators:** <https://www.oregonlegislature.gov>

**List of State of Washington Representatives and Senators:** <http://leg.wa.gov>

**Sample Language:** I urge you to support increased coverage for mental health providers within Medicare and Medicaid. Currently, the limitation on reimbursements to Licensed Professional Counselors (LPC) and Licensed Marriage and Family Therapists (LMFT) means many receiving publicly subsidized care cannot access these professionals in an outpatient clinic. These counselors are equally qualified as other, currently reimbursed licensures (Licensed Clinical Social Workers-LCSW, for example). This exception in the regulations limits those in the most need, particularly in rural or lower-income areas, from getting critical mental health services.