



February 5, 2018

**As of March 1, 2018 Dr. Stella Fernandez will be an OUT OF NETWORK PROVIDER for ALL insurance companies.**

Below I have attempted to summarize, as clearly as possible, my reasoning for the insurance change. It's my genuine desire to educate, advocate, and thus help other professionals succeed in this amazing field. I do not intend to offend anyone—especially my patients.

This decision comes after years of unrelenting attempts to work side-by-side with all major insurance carriers. For years, I have been extremely frustrated by the control insurance companies have over the quality of care I can provide. I take extreme pride in my work and I try to go “above and beyond” what is expected of a psychologist.

Most insurance carriers expect people in our profession to sacrifice for other people and use the patient-psychologist relationship as a tool to discount services. It is difficult to make a living on the money that insurances reimburse. I may wait months before being reimbursed and my charges may be denied and never paid. By the time charges are denied, I'm unable to recover any money.

So, I am advocating for my profession and for appropriate care! I'm taking a stand. Psychologists, therapists, counselors deserve to be paid. We don't expect a plumber, electrician, etc. to reduce fees. Most of us have paid a significant amount of money for education and still pay student loans, office rent, license fees, liability insurance, billing company fees, cleaning company charges, etc. The insurance carrier's reimbursement, essentially the lack of it, moves us towards self-pay.

Let me continue to explain my frustration. Many of us have over 12 years of post-secondary schooling and years of experience. For example, I have 10 + years of experience in my field, BA in Psychology (4 years), MA in Counseling (3 years), Doctorate in Clinical Psychology (5 years) and a “minimally paid” residency in Clinical Psychology (2 years).

So, given my experience and education, it is extremely difficult to hear (day-in and day-out) from an insurance company operator, completely unaware of mental illness, that a patient with Bipolar and ADHD “should be completed with treatment and cured only after 6 visits” or that a patient “is not serious enough to warrant testing” after a child has failed several rounds of medication, is suicidal because of a drug interaction, or has worsened because he was misdiagnosed by the child’s PCP prescribing an antidepressant after spending 10 minutes based on symptoms alone.

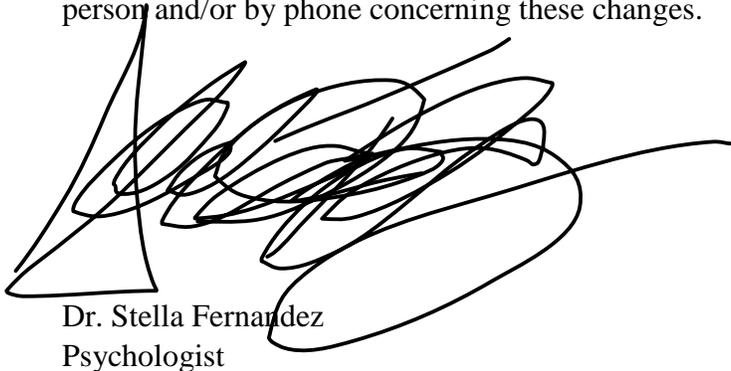
With insurance companies, there are issues of confidentiality. The psychologist-patient relationship is sacred and ethically confidential, yet a third-party carrier (insurance company) can access this information. Insurance company employees decide if you are eligible for treatment, rather than leaving that up to you and your psychologist.

For insurance to reimburse your treatment you will receive a diagnosis which goes in your permanent medical record. This diagnosis constitutes a “pre-existing condition” that may be a disqualification from benefits in the future or may otherwise interfere with your coverage if you change plans. Your treatment history may need to be disclosed when you apply for certain jobs.

As you may have already experienced, insurance companies limit the amount of sessions based on what they consider is “medical necessity” and often limit sessions to 45 minutes. They rarely pay for marital or couples counseling. Instead, one partner will be identified as the “identified patient” and will receive a mental health diagnosis. The insurance company will then authorize conjoint treatment for that person and his/her partner.

THANK YOU for taking the time to read a lengthy explanation. It’s important to educate and explain the reasons behind policy changes, especially those that affect your overall treatment.

So, how does this affect you? I have outlined in the attached pages specific and detailed instructions. Please feel free to ask any questions. I am more than willing to meet with you in person and/or by phone concerning these changes.



Dr. Stella Fernandez  
Psychologist

## **INDIVIDUAL THERAPY & COUPLES COUNSELING**

If you are a **CURRENT PATIENT** (have accessed services within the past 3 months) the rates are as follows:

- \$65 per 45-minute session
- \$55 per 45-minute session pre-paid in a set of 6 \$330 (to be used within one year)
- \$45 per 45-minute session pre-paid in a set of 12 \$540 (to be used within one year)
- All sessions are to be pre-paid by either check, credit card, or money order
- Dr. Fernandez will provide a “super-bill” (includes all needed documentation) that you may submit to your insurance company for your “out of network benefits”
- The insurance carrier will send a check directly to you for the amount you have already paid (depending on your out of network benefits)

If you are a **PAST PATIENT** (have NOT accessed services within the past 3 months):

- \$75 per 45-minute session pre-paid individually
- \$65 per 45-minute session pre-paid in a set of 6 \$390 (to be used within one year)
- \$55 per 45-minute session pre-paid in a set of 12 \$660 (to be used within a one year)
- All sessions are to be pre-paid by either check, credit card, or money order
- Dr. Fernandez will provide a “super-bill” (includes all needed documentation), that you may submit to your insurance carrier for your “out of network benefits”
- The insurance carrier will send a check directly to you for the amount you have already paid (depending on your out of network benefits)

If you are a **NEW PATIENT**:

- \$160 for the first 60-minute session
- \$95 per 45-minute session pre-paid individually
- \$85 per 45-minute session pre-paid in a set of 6: \$510 (to be used within a one-year period)
- \$75 per 45-minute session pre-paid in a set of 12: \$900 (to be used within a one-year period)
- ALL sessions are to be pre-paid by either check, credit card, or money order
- Dr. Fernandez will provide a “super-bill” (includes all needed documentation), that you may submit to your insurance carrier for your “out of network benefits”
- The insurance carrier will send a check directly to you for the amount you have already paid (depending on your out of network benefits)

## TESTING

**The following are rates and explanations for individual child, teen or adult testing services:**

- ALL testing is to be pre-paid by either check, credit card, or money order
- Dr. Fernandez will provide a “super-bill” (includes all needed documentation), that you may submit to your insurance carrier for your “out of network benefits”
- The insurance carrier will send a check directly to you for the amount you have already paid (depending on your out of network benefits)

Evaluation Type	Question to be answered	Tests Used	Cost
Level I Mental Health Evaluation (1 hour)	Appropriate Diagnosis, if any  Is there a need for treatment?  How can they benefit from treatment or further evaluation?	Clinical Interview  Brief History  Mental Status (MSE)	\$295
Level II Mental Health Evaluation (1-3 hours)  Immigration Evaluation  Adoption Evaluation	Appropriate Diagnosis, if any  Is there a need for treatment?  Are there any deficits in cognition/learning disorder and/or personality disorder that may interfere with treatment?	Clinical Interview  Brief History  ShIPLEY 2  Mental status  MMPI-A, MMPI 2 RF  CPT/CATA; CARS2	\$395

<p>ADHD/Autism Spectrum/OCD/Bipolar Evaluation (1-3 hours)</p>	<p>Are criteria met for a DSM-5 diagnosis?</p>	<p>Clinical Interview Standardized History CPT-3/CATA MACI, M-PACI, MMPI-A, MMPI 2 RF ACPT Parent report form Teacher report form (or info from teacher in some fashion) GARS-2 Shipley-2</p>	<p>\$395</p>
<p>Bariatric Surgery Evaluation (1 hour)</p>	<p>Is the patient prepared to psychologically manage Bariatric Surgery?</p>	<p>Clinical Interview Brief History Mental Status (MSE)</p>	<p>\$295</p>
<p>Substance Abuse Evaluation (1 hour)</p>	<p>Is there a substance abuse problem? What is the recommended treatment plan</p>	<p>Clinical Interview Brief History Mental Status (MSE) SASSI-3</p>	<p>\$295</p>