

FAQ for Couples and Family Counseling

Couples and families are the most significant relationships to invest in. Building insight into strengths and growth opportunities for these relationships can pave the way for lasting transformation. The road to success for many of these relationships involves identification of root problems and negative interaction cycles, and acquisition of effective communication and conflict resolution skills. Other couples and families may have good relationships, but would like to make them even better by proactively learning skills to handle future struggles in a healthy way.

What are some benefits of couples counseling or family counseling?

- Safe space for partners and family members to be vulnerable
- Counselor is an impartial sounding board
- Tools to break unhealthy cycles
- Increased attunement (the ability to emotionally connect on another level)
- More effective communication
- Coping strategies

Does insurance cover couples or family Counseling?

A troubled relationship can certainly affect your mental health or worsen any preexisting mental illness, but a “troubled relationship” in and of itself is not considered a mental illness. Therefore, counseling for maintaining your relationship(s) is not viewed the same way other types of mental health counseling are. In the context of couples and family counseling, (1) no one person is the client (both/all are), (2) a diagnosis can’t be applied to a relationship (only to an individual), (3) there is not a true CPT Code (current procedural terminology) for relationship therapy, and (4) it is considered a non-covered/out-of-pocket service by commercial insurance companies.

I have heard that “Family Psychotherapy” is covered by insurance. Help me understand this.

Individual Counseling with or without a partner or family member present is called “Family Psychotherapy (with or without patient present)” in CPT Code language (90846 and 90847). There is much confusion around this code because of its name; however, it is to be utilized when the client is an individual who has (1) a billable mental health diagnosis, and (2) has given authorization for others to be involved in their treatment (for minors, parents must be included). These sessions are not intended for making relationships mutually better or helping a partner or family member address any of their problems or needs. Rather, the focus of these sessions is to utilize the support of a partner or family member to help the client achieve their individual treatment goals. Commercial insurance companies consider this type of therapy to be a covered service.

Can I use my health spending account (HSA) or flexible spending account (FSA) for couples or family counseling?

HSAs and FSAs can sometimes work for couples therapy; however these accounts may require documentation of medical necessity. If your individual counseling provider believes that you would benefit from couples or family therapy, he/she can provide you with a Letter of Medical Necessity in order to utilize these accounts for couples or family counseling. We can accept all HSA/FSA cards and will keep them securely on file within our practice management system for direct billing.

How Much Does Marriage Counseling Cost Without Insurance?

Our self-pay rates for couples and family counseling range from \$145-165 per 53-60 minute session (depending on the licensure level of the counselor). While the counselor may make recommendations for session frequency based on your

counseling goals and readiness for change, couples and families have autonomy to choose a session frequency that works best for your schedule and financial budget. Please do not let our self-pay rates deter you from getting the help you need. Discuss your needs with your counselor.

Is it worth the investment?

While the cost of couples and family counseling therapy is nothing to shrug at, it's hard to quantify the immense benefits these modalities can bring. Unhappy relationships can have damaging effects on all aspects of your life, as well as negatively impacting people outside the relationship. Things don't tend to get better on their own. Problems tend to boil up unless an intervention like therapy is introduced.

The benefits from couples therapy can cross over to improve your non-romantic relationships too. Therapy can save a marriage/relationship, not to mention saving you from paying the astronomical cost of divorce.

Pros of paying out of pocket: you're not limited to a smaller list of therapists who are in network with your plan; you are not limited in the amount of time you spend with the therapist; you are not at risk for surprise bills from your insurance company if codes are not covered.

Couples therapy is not just a financial investment. Besides the money, it requires time and a lot of work. But the commitment to couples therapy will pay off tenfold by improving your relationship, happiness, and overall well-being.