

Mental Health Insurance Crisis

by: Amy Ludwin & Walter Zeichner

Time seems to be rolling backwards in the arena of mental health care for Vermonters. There are proposed changes in the works which will bring a return to less freedom of choice for consumers due to practices which will limit mental health care providers. Regulation of the practice of psychotherapy will be based not on skill and competence or on the choices of consumers but will be decided by insurance company policies. On March 31, 1987, Blue Cross/Blue Shield of Vermont will stop reimbursing all policy holders and their dependents for psychotherapy services performed by Mental Health Counselors (unlicensed psychotherapists). This change will arbitrarily end an unwritten contract of over 10 years in which a psychiatrist or psychologist could extend his/her license to cover a competent mental health counselor. Many policy holders have been seen by mental health counselors who are supervised by a licensed psychiatrist or psychologist.

People who are currently in therapy with a mental health counselor using their BC/BS policy to cover payment will be forced to pay out-of-pocket for their therapy as well as to continue paying the same amount for their BC/BS policy while receiving less benefits from that policy. Other fees will include negotiating a different health plan, or getting a different therapist. For those people who are unable to negotiate a low enough fee for their therapy and who don't have a choice of what health plan they hold (perhaps because their policy is through their job) the only choice will be to get another therapist who is approved by BC/BS. Most of the people affected this way will be lower income people who cannot afford to enrich their lives and to pay for the services they want, and who do not have the power to by the insurance coverage they want. For someone in ongoing therapy this abrupt ending of an important therapeutic relationship could not only be painful and traumatic, but could

offer a serious setback in the process of regaining and maintaining mental health.

This effects our gay community. As an oppressed minority, our right to choose how we are in society is in constant jeopardy. We know that personal beliefs figure significantly in political choices. Mental health counselors are committed to supporting the empowerment of their clients to free themselves from cultural stereotypes and prescribed roles, which has powerful political ramifications. Gay people are actively engaged in representing and fighting for personal liberty, to be who we are. Many gay people have found psychotherapy to be supportive in issues of coming out, self acceptance and in many areas of life that may or may not be specifically related to being gay. The point is that here is a choice that is important to many in our community which is being threatened.

In January of 1986 a group of the above mentioned unlicensed psychotherapist came together to create Mental Health Counselors of Vermont, Inc. One of this groups first tasks was to identify the role of counselors in Vermont and to gather information on the training and competency of counselors. The results of a statewide survey showed counselors to be educated, trained and supervised. The following profile was developed from the survey results. The average mental health counselor is 38 years old with over 10 years experience in the field; has a Masters degree in Counseling from an accredited college or university; has hundreds of hours of advanced training in clinical aspects of psychotherapy; is part of a multidisciplinary group psychotherapy practice which often includes psychiatric nurses, psychologists and social workers; is supervised by either a licensed psychologist or psychiatrist. 68% of these supervisors work as peers in the same group practicing as mental health counselors. There are twice as many women who are mental health counselors as men. The majority of see a variety of clients, from children to families to individual adults and

groups. The approaches to treatment are diverse, drawing upon several styles and theoretical orientations depending upon training, supervision, and the needs of the clients. The problems mental health counselors work with are mainly depression, substance abuse, incest, eating disorders, chronic illness and families in crisis. 58% of the clients served are currently covered by BC/BS policies.

Quality of care, reduced premiums, and accessibility of practitioners have all been named by BC/BS as reasons for this change in policy. We cannot see how this move will adequately address any of these issues. If quality of care is truly a concern, we should create a review board made up of professional providers as well as consumers and representatives from the insurance business community. Mental health counselors and the average charge 20% less than psychiatrists and psychologists, so it seems impossible that money will be saved. This change will only make providers less accessible since the consequence of the proposed change will be to drive some practitioners out of business thus limiting the services available. If BC/BS is allowed to follow through with this proposal then it is fair to assume that other insurance companies will follow suit, strengthening this repressive trend.

This issue is very much alive. We invite and encourage you to participate in shaping the future of health care in Vermont. Here is a list of some people you can contact about this issue.

The Banking and Insurance Department
State Legislators
Gretchen Morse, Sec. of the Agency of
Human Services.
Governor Kunin
Congressmen
Vermont Assoc. for Mental Health
Blue Cross/Blue Shield

All of these people and agencies are accessible to the public, and can be located through the state government directory or your phone book.

Chiltern Mtn. Club

Open House

On Saturday, December 13, the Chiltern Mountain Club will be holding an Open House at Pearl's in Burlington. It will begin at 7-pm and will feature an informative presentation on Chiltern activities past, present, and future. Trip leaders and members of the Club's Executive Committee will be in attendance to answer your questions.

Chiltern Mountain Club is New England's largest lesbian/gay outing club, with over 700 members. While headquartered in the Boston area, activities are planned all over the region by many volunteer leaders. Club membership entitles one to receive the monthly newsletter, which serves as a vehicle informing members of upcoming trips. Chiltern also is connected with IGLOO-International Gay/Lesbian Outdoors Organization - thus allowing sharing of information on some trips. Last summer Chiltern members participated in a Jamboree in Ontario hosted by Out and Out of Toronto. Another group spent several weeks cycling in the British Isles.

Most Chiltern events take place right here in New England, where the trip leaders share their special places to enjoy a variety of activities. The most popular sports are cycling, hiking, skiing, and canoeing. Other activities include rock climbing, windsurfing, tennis, snowshoeing. In this club if you don't see your favorite activity listed, send for a Trip Leader's Guide and set up your own.

At this time there are not many Vermonters in Chiltern, probably because not many people in the lesbian/gay communities have heard of it. Trips in Vermont have been run by members from Connecticut and Mass. for the past few years. Take the time to come to Pearl's on Saturday, Dec. 13th, and see what you've been missing. Out In The Mountains is more than a newspaper. Share your special Vermont knowledge with your sisters and brothers by joining in our outing groups. See you there! Chiltern Mountain Club thanks the owners of Pearl's for making this Open House possible. You can also write for information to: Chiltern, Box 248, Hinesburg, Vermont 05461.

Peace & Justice Center


186 College St.
(1 flight up)
Burlington 863-8326




Peace On Earth Store

Holiday gift items: calendars, books, cards,
third world & local crafts, musical
instruments, constructive toys.

Dec. Hours: M-F 10-9, Sat 10-5, Sun 1-5



Mel Deyo
113 College Street, Burlington
658-4220



ANNOUNCEMENT
STATEWIDE LESBIAN/GAY
COALITION MEETING PLANNED
DATE: February 1st, 1987
PLACE: South Royalton House
AGENDA
10:30-12:00 Separate Meeting
12:00-1:00 Lunch Break
1:00-2:00 Workshops
2:00-2:15 Break
2:15-3:30 Joint Meeting
3:30-4:30 Movie (TBA)
The workshops will be "Legislative
Process" by Heather Wishik and "Grassroots
Organizing" by Louise Brill and Jim Morgan.
The meetings Co-Facilitators will be Susan
(234-9589) and Keith (454-8552).