

In vs. Out of Network

Dear Friends,

Terrap Anxiety and Phobia Care is the oldest and largest treatment center in the greater New York area providing specialized care for those with complex anxiety and related conditions. Many of our referrals come from former patients, other health care professionals, friends and neighbors. However, all too often people are dissuaded from receiving our specialized services because insurance companies push you into seeing in network providers, rather than going out of network. What's the difference between seeing a provider in network vs. out of network?

First, insurance companies require their contracted providers to turn over treatment records and other clinical information on demand. In our practice we strongly believe in maintaining our patient's privacy and confidentiality. Furthermore, insurance companies pay twenty to forty percent of what standard fees allow. In other words, an in-network provider is going to be reimbursed about sixty to eighty percent less than an out of network provider. Therefore, in network providers tend to be newer, less experienced and less vigorously trained than those whose success allows them to be more highly compensated.

Anxiety is the number one problem people seek mental health treatment for. Therefore, it is no surprise that most therapist claim to have a specialty or expertise in treating anxiety disorders. However, we have found this not to be the case. Many of our patients have sought help in network or through other providers who lacked the specialized training and experience that we provide. Thus, they were unable to achieve the goals they wanted. Without some structure to treatment, therapy turns into a weekly report of what happened or a futile rehashing of earlier childhood experiences that may help explain the origins of some of the anxiety, yet it does little to alleviate it. Having some insight to what may have contributed to your problems from the past doesn't give you the necessary tools, techniques and strategies to better overcome and manage your distressing symptoms.

Our high success rate is accomplished in the structure of our copyright treatment manual, and we are one of the only practices that will help you by accompanying you into the situation or activity that you presently fear and avoid. This is considered the gold standard of treatment, yet few people do it. Moreover, we offer specialized techniques to help those with anxiety not overreact to their own body sensations through a series of gradual exposure tasks that reduce your overreaction to normal and benign body sensations.

All too often our patients have reported to us that the pain and distress caused by anxiety and concomitant conditions is worse than anything physical they have suffered. Therefore, if at all possible, we hope that you are able to give priority to receiving care that can easily be considered “best practices”, rather than seeking a less expensive alternative.

Finally, if it is simply impossible for you to be able to afford to see someone out of network and you are unable to find someone in network who is able to help (all too often the case) then you may request from your insurance carrier that they allow you to obtain a single case agreement which basically allows the insurance company to pay us directly if there is no provider in network that is able to help. It is the law that they must provide someone in network to assist you with your particular problem or they must pay for you to see someone of your choosing.

Ultimately, we want you to get the best help possible and achieve your goals towards freedom, comfort and peace. Whomever you choose as your provider, we recommend that you go to the section of our website, AnxietyandPanic.com, and click the “Choose a Therapist” tab. There you will find helpful information to guide you in selecting a therapist and advocating for your own best interests.

We wish you well in your endeavors.