



My Policies Regarding Sliding Scale

Do you offer a sliding scale?

Yes. As a clinician, I want to help those who cannot afford traditional therapy fees; so, I enrolled with Open Path Collective. I am thrilled to help people in this manner. One of the biggest barriers to mental health treatment is affordability for those who don't have insurance or other financial resources. I view this practice to be beneficial to the client who really needs this service, their relationships, and to the community. So much of the tragedies occurring in our society are related to people who need help and cannot afford it.

How do you structure your sliding scale?

Bear in mind, I also need to earn a living wage. My most popular therapy hours are 4 pm through 7pm. I reserve those for full pay or insurance-based clients. My second most popular hours are 11 am through 1 pm. My lowest booked hours are mid-morning (9 am, 10 am) and mid-afternoon (2pm and 3 pm). Therefore, when I set my parameters for Open Path, I see Open Path clients only during those lower demand hours, keeping the other hours for full pay/insurance clients.

How many Open Path clients do you see?

I set a limit of 4 Open Path clients per week. That's about 25% of my schedule for Open Path clients, and 75% for full-pay/insurance clients. My standard rates are \$120-150/hour which is mid-range for Dallas, Denton, and Collin counties. Thus, Open Path clients receive a substantial discount.

How and when do you direct clients to Open Path?

When a prospective client contacts me, asking about my sliding scale, I send them to Open Path. I explain how Open Path works. They will have to pay the initial \$49 fee to keep the website going, but that they will also have access to all Open Path resources and associated therapists for their lifetime. Most people get that, say OK, and go online at Open Path to sign up. Open Path screens for the person's ability to pay, relieving me of having to review a prospective client's financials. I don't have to set up a whole sliding scale fee policy or anything else.

Once I become an OPC client with you, will I always pay the Open Path Rate?

No. Simply stated, OPC is a program designed to address a real need for making mental health accessible to people who cannot afford community rates.

Here are a few scenarios where the OPC rate may be discontinued.

1. Inconsistent commitment to the treatment. Regardless of ability to pay fees for service, counseling/psychotherapy requires your full commitment in time, effort, and money. If you are unable—for whatever reason—to keep a regularly scheduled appointment, don't want to do work outside the session, or you don't pay according to our consent for treatment, I will terminate our professional relationship.
2. If you are still working with me after six (6) months of continuous weekly sessions, I will require some form of documentation that verifies your continuing financial need for the OPC rate. Feel free to discuss with me what this might look like.

3. You complete your counseling goals and are discharged from or you otherwise leave treatment. If later you have new concerns that you want to address in therapy, call me and I will consult with you on available options. Because I allow only 4 OPC clients in my schedule, there may no longer be a slot available.
4. You obtain insurance that provides mental health benefits. This can be a real plus because copays are generally lower than even my OPC rate.

Can you share examples of how you transition clients on or off Open Path?

I send existing clients to Open Path due to changes in their lives. For instance, I had a client who had a full-time job with insurance who saw me at 6 pm on Wednesdays. After we worked together for a few months, he lost his job and his insurance. Without insurance, he could not afford my standard rate. No problem. I explained Open Path to him and referred him to the website. He signed up and we agreed to a fee that was equal to his former copay. We moved his appointments to 10 am to be within my Open Path hours, which was fine because he was not employed. I also explained that I reserve 25% of my appointments for Open Path clients. He thought that was cool. I explained that once he was employed with insurance again, we should use his new insurance so that his Open Path slot opens up for someone else. Within two months, he found another job with insurance and moved back to an evening appointment that fit his work schedule and began utilizing his insurance to pay for services.

As a clinician, continuity of care is important during employment transition. Open Path enables me to have continuity of care with my clients in a manner that maintains my living wage while continuing care for a client in transition.

Another client recently retired due to medical issues that contributed to her depression and anxiety. I had been working with her for almost a year to address chronic pain, depression, and anxiety. When she turned 65, she retired and enrolled in Medicare. The part of Medicare (Part B) that allows a member to see a mental health professional has some significant limitations. Currently, Medicare will reimburse only those professionals with a PhD or LCSW license. Licensed Professional Counselors (LPCs) have comparable training and skills. Moreover, consumer insurance and most government agencies, including Veterans Administration and DoD) will reimburse LPCs for therapy, but not Medicare.

This restriction greatly limits access to mental health resources for people covered by Medicare. Few PhDs and LCSWs accept Medicare clients. So, what happens is that, when a person transitions from commercial insurance to Medicare, they are at risk of having to change their provider or pay full fee. Now that my client was on fixed income, she despaired at having to stop her therapy. Open Path offered a solution to her dilemma. I explained the Open Path program to her. Although, technically, she had insurance, her limited income and medical expenses combined with Medicare's policy regarding reimbursement created a gap between what she could afford to pay and my standard fee. Open Path offered her a way to continue working with me.

Final Thoughts

I don't view this program as "bargain basement" counseling. I hope neither do you. I hope that you can also see that it serves a genuine need in our community. At any price, good mental health is an investment in yourself. You're worth it.