



CONNECTICUT ASSOCIATION FOR
Marriage & Family Therapy

April 28, 2020

Andrew Mais
Commissioner
Connecticut State Department of Insurance
153 Market Street, 7th Floor
Hartford, CT 06103

Dear Commissioner Mais:

I am Chair of the Connecticut Association for Marriage and Family Therapy (CTAMFT), a component of the American Association for Marriage and Family Therapy (AAMFT) to bring to your attention challenges facing MFTs seeking reimbursement for services rendered from insurance carriers.

There are over 1,300 licensed Marriage and Family Therapists (MFTs) practicing in Connecticut. MFTs treat Connecticut residents for a myriad of mental health needs, and although they sometimes serve as marriage counselors, their education and training allow them to treat various mental health illnesses. MFTs are trained to assess, diagnose and treat individuals, however MFTs have uniquely extensive training in assessing individuals, couples and families from a systemic perspective.

Our members have been faced with many professional challenges as a result of the current climate of the COVID-19 crisis. Specifically, our members continue to struggle in areas related to insurance coverage and reimbursement. To enforce safe distancing measures many MFTs transitioned to tele-therapy treatment at the start of the crisis to continue to offer mental health services to their clients. However, insurance coverage and reimbursement for tele-health services by insurance providers are a barrier for both providers and their patients.

Disparities continue to exist for insurance reimbursement coverage for tele-therapy by mental health providers despite Governor Lamont's efforts to ensure continuity of care during the public health emergency. Insurers continue to deny coverage for patients who have coverage for these services. Mental health providers are experiencing significant delays and errors in reimbursements from insurance carriers, some up to 6 weeks or more of "pending claims" requiring resubmission and delaying payment. These delays are most significantly seen in claims from clients who have Anthem health insurance.

Many mental health professionals are working to support essential health care workers with pro-bono services during the crisis. However, without ongoing reimbursement from insurance

carriers for existing clients, these efforts to assist Connecticut front-line workers experiencing unimaginable tragedy and trauma will not be sustainable.

I urge you to require Anthem and all Connecticut insurance companies to provide timely reimbursement to the state's mental health providers, including MFTs, within the required contractual time periods. These changes will remove barriers and ensure that our mental health professionals can continue to practice and provide critical services to Connecticut residents through this pandemic and beyond.

Thank you for your consideration of this important request. Thank you also for your efforts to keep Connecticut resident safe and healthy during this public health crisis. Please do not hesitate to contact me if you have any questions or need further information. You may reach me at chair@ctamft.org.

Sincerely,

Rebecca L. Ruitto, LMFT

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Chair, CTAMFT
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cc: Renee Coleman- Mitchell, MPH, Commissioner of the Department of Public Health;
Governor Lamont