

# Why Doctors HAVE to Collect Co-Pays from You – Whether They Want to or Not

Mental Health providers went into their profession because they care about people and want to help them live happier and more productive lives. This goal doesn't always work well with insurance company requirements that they collect patient co-pays during their appointments.

Especially in today's tough economy, many people are having a hard time making ends meet. And adding another payment on top of their already stretched budget becomes a struggle – but they need the services. In many cases, patients will ask their mental health provider to waive their co-payment. And although the provider in many cases is inclined to do so, this can get them into a world of trouble with your insurance company.

You would think that your doctor should have the right to write off the co-payment if they want to. But that is NOT the case. Medicare and many commercial insurance companies see this practice as **fraudulent**. And in most cases this is clearly outlined in the contracts your provider is required to sign in order to be able to see you and submit your claims to your insurance company.

Some insurance companies, like Cigna, won't pay the doctor anything for the services they provide if they don't collect the co-pay. Susan Frager, LCSW, founder of Psych Admin Partners, a billing company specializing in mental health, and author of the article "Dealing with Co-pays" published by a division of the American Psychological Association, explains, *"The purpose of requiring the patient to pay a part of the cost of a medical service is to encourage them to not incur unnecessary expenses, and to take an interest in the reasonableness and necessity of all services received. The waiving of co-payments defeat this purpose."*

## Note from Dr. Steven Saldukas:

Should you have any questions regarding the collection of your co-payment, please don't hesitate to ask me. I will do my best to assist you.

Thank you for your understanding and cooperation in this important issue.

*Steven W. Saldukas, PhD, PA*

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