

# Insurance Policy

**At innovative medicine we don't accept government insurance like Medicare and Medicaid. We do accept private insurance for some of our mainstream services. We don't accept insurance for nonstandard / alternative therapies;**

**Using insurance is not always the best option, even if you have it. Sure, you would like to have someone else pay your bill but you pay a price for this. You may not be aware of the following:**

- **Insurance Limits**  
insurance will only pay for mainstream, standard of care therapies. And limits the amount it will pay out in various areas. Don't expect insurance to cover nonstandard therapies. Psychiatric diagnoses are often not covered and counseling services are typically limited and sometimes not covered at all.
- **Insurance waives your right to your privacy**  
In order for you to use your insurance; you sign a waiver to your privacy. You are agreeing to allow your private information to be available to your insurance company. If you want insurance in the future your past information will be an open book to the next potential insurer. Of course you are more likely to end up not being covered for preexisting conditions or just be denied entirely. Also, if your doctor has electronic medical records, your information will be instantly available to multiple government agencies and university researchers. With socialists in control of our federal government this situation will worsen. Communists and socialists are well known for eschewing issues of personal freedom, e.g. privacy.
- **Insurance may limit your choice of provider**  
insurance often directs you to a "Preferred provider". Sounds like he is preferred because he's somehow better. No, this means he has agreed to be paid a lower price by your insurance company. The doctor agrees to this to attract more patients to his practice.
- **You still have to pay your deductible**  
In spite of having insurance, you still have to pay your deductible, which may be \$500, \$1000 or more

To learn more about the problems with insurance and privacy visit [Volunteers in Psychotherapy](#)