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5-21-2016

2016-05-21 PCA Insurance Paneling Survey 2015

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Recommended Citation

Pennsylvania Counseling Association, "2016-05-21 PCA Insurance Paneling Survey 2015" (2016). *PCA Board of Directors Meetings*. 428.

<https://research.library.kutztown.edu/pcaboard/428>

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PCA Insurance Paneling Survey 2015 – Executive Summary

The Pennsylvania Counseling Association (PCA), a branch of the American Counseling Association (ACA), designed and implemented a survey project to gain more insight on potential issues surrounding the rates and trends of insurance companies paneling/not paneling Licensed Professional Counselors (LPCs) in Pennsylvania. Issues were brought to light when current PCA members, who are LPCs in PA, voiced some concerns that certain insurance companies seem to not be paneling LPCs in certain areas at the rates they seem to be paneling other mental health specialty practitioners. Therefore, for these and other LPCs, their scope of practice may be limited and they are unable to serve certain clients due to insurance difficulties. The reason for this study was to gain factual data on rates and trends of LPCs being paneled/being denied paneling and percentages of insurance companies who deny LPCs, reasons for the denials, and the concerns of LPCs that clients may be underserved due to these issues.

The research was conducted through Survey Monkey, an online survey service, from September – December of 2015. The 10 question survey was sent out to all PCA members, and all ACA members who lived in Pennsylvania for which there was an available and valid email address. Although the survey went out to over 3000 counselors/counselor trainees, only LPCs were asked to respond and only those who self-identified as an LPC were considered in the study (N = 259). Responses were anonymous, the survey asked for no identifiable information, respondents were informed that they were not required to answer any questions with which they were uncomfortable, and potential benefits for participation were described. The cover email, which served as informed consent, as well as the actual survey, are below.

The range of years that respondents have been an LPC was 0.5 to 17 years with a mean of 7.4 years. The survey asked respondents to list the companies for which they were provided paneling and those in which they were denied, listing seven large insurance companies in the state and an option to fill in the names of companies that were not listed. The top three insurance companies who paneled LPCs were: Highmark (65.74%), Blue Cross/Blue Shield (56.97%), and Aetna (42.63%). Preliminary results indicated that the top three insurance companies who denied paneling for LPCs were: Aetna (26.64%), University of Pittsburgh Medical Center (20.49%), and Cigna (15.98%). In terms of those three insurance companies, the researchers looked at each respondent's individual survey to see if that respondent had applied to Aetna, UPMC, or Cigna and if they were denied. Results indicated that 100 respondents applied to Aetna and 65 were denied (65%), 59 applied to UPMC and 47 denied (80%), and 83 applied to Cigna and 39 were denied (47%). Out of all the insurance companies, there were 270 denials and 155 (57%) of those denials were from Aetna, UPMC, and/or Cigna.

Researchers also looked at the reason for denials. Seventy nine percent of respondents (N=132) for this question wrote responses such as "panel is closed," "network is closed," and "area is saturated," which were categorized into the same reason of "too many providers in the area." However, while not necessarily related to the above, 82.53% of respondents (N=269) said they had openings for clients. One of the limitations of this study was the format of the question "Unless you checked no for #6, please note which provider(s) and the reason(s) you were given for denial." It was apparent that respondents were not clear in linking the provider with the reason, making it more difficult for the researchers to link specific reasons for denial to any specific insurance company(s).

This study is the beginning of a call to action for advocacy to take place with insurance companies and their paneling of LPCs. Initial findings indicate that LPCs may be having a difficult time becoming paneled and, therefore, having a more difficult time serving clientele in various parts of the state. In fact, all respondents (N=200, 74%) who answered

the question, "Do you have concerns that clients may be underserved in relation to insurance?" also noted that they agreed that clients are being underserved because many can't afford their services without proper insurance. In order to serve a wider range of clients, further advocacy efforts need to take place so that this issue, as well as the potential effects it may have on the livelihood of LPCs in the state are addressed