

**Jenison Psychological
Services Staff:**

Dr. Edward Schmitt, Psy. D.

Licensed Psychologist, Director

Dr. Marie McKay, Psy. D.

Licensed Psychologist

Jackie Kellogg, M.A., L.L.P.

Limited Licensed Psychologist

Frank Renberg, M.A., L.L.P.

Limited Licensed Psychologist

Janette Curtis, M.A., L.L.P.

Limited Licensed Psychologist

Susan Powers, M.A., L.L.P.

Limited Licensed Psychologist

Dr. Carol Z. Steel, Psy.D.

Limited Licensed Psychologist

Kylene Schipper, M.A.,L.L.P.

Limited Licensed Psychologist

Katie Gendron, L.M.S.W.

Licensed Master's Social Worker

Michelle Sheridan, M.A., LMFT

Marriage & Family Therapist

Angela Iacoboni, L.L.M.S.W.

Limi. Lic. Master's Social Worker

Jenison Psychological Services

We look forward to
providing high quality
mental health care for
you and your family.

Phone:
(616) 457-0016



Jenison Psychological Services
The Place To Go For Understanding™

Why we
recommend
you choose
direct pay
option for
your
therapy



Jenison Psychological Services
1836 Baldwin
Jenison, MI 49428

Phone: 616-457-0016
Fax: 616-457-1950

Reasons to Choose a Direct Pay Option for Your Therapy Services:

- **Freedom for YOU to Choose YOUR Therapist.** When your insurance covers your mental health costs, you are required to choose a therapist who participates with or is in-network with your specific insurance plan. But is that the best way to select a therapist? **Paying cash allows you to choose a therapist based on their experience, reputation, training and your interactions with them.** Establishing a therapist-client relationship based on your experience with the therapist rather than if they are on a provider list or not will create a much more successful relationship.
- **Additional Privacy** When we submit a bill to your insurance company, your confidential information is processed and then stored in their database. **Anyone who is involved in processing your claim or has a legitimate reason to access the medical database, such as future insurers and future employers, can view your confidential records.** For example, the Medical Information Bureau (MIB) maintains records of your diagnosis and treatment and supplies it to life and health insurers for their underwriting purposes.

- **No Record of Mental Health Services** Sometimes there can be negative consequences to having a record of mental health services. Health insurance benefits can only be used to treat an illness, and therapists are required to give a diagnosis that can forever be associated with the client. **There are many examples of mental health diagnosis affecting other aspects of a person's life.** Some of these instances include being characterized as high risk, resulting in increased premiums and even being denied life insurance or turned down for jobs that require a security clearance.
- **Discounted Rates** Because not submitting a claim to your insurance company reduces paperwork and employee time on our end, **we are able to offer you a discount.**
- **Consistent Therapy Costs** Insurance reimbursement fees and deductibles are constantly changing. When an insurance company underpays a claim, the billing therapist would have to ask the client for additional dollars. **Paying cash allows you to know your out-of-pocket expense ahead of time, every time, and plan accordingly.** You can still use H.S.A. or H.R.A funds to pay for your services.

- **Control Over Your Care** Many insurance plans have limits or restrictions on how they reimburse for mental health visits. **For example, some encourage or require medication use even when not necessary or desired. This results in the insurance company influencing the treatment process, by requiring treatment protocols be followed.** When paying cash, you and your therapist choose the treatment plan best for you without being limited by your insurance company.
- **100% Focus on Treatment** When you or your therapist has questions about issues that arise from charges or payment with your insurance, discussion of these problems eats into your therapy time. **Paying cash eliminates these problems and allows you and your therapist to be completely focused on your care and progress.**

* If you have additional questions we are here to help. Please call us at (616) 457-0016 Ext 0 or email lynne@jenisonpsych.com