



Self- Advocacy Through Your Wallet

By Stephanie Delmore, MA, LPC

I'm in the business of "Change Management" as a psychotherapist. People seek psychotherapy when they want to change something in their life. I help clients see new options and opportunities for change. One of the avenues I most often explore with clients is ways in which they can advocate for themselves. Self-advocacy can be needed in relationships, in the workplace or in self-care. I conceptualize self-care as taking care of all the parts of one's self: physical, mental, and spiritual.

In an effort to take care of all parts of one's self, sometimes there is hard earned money that needs to be spent. Some people have a hard time spending money on themselves. They can spend money on their child, spouse or friend, but struggle to spend it on themselves. In this case, we discuss valuing and prioritizing one's self. It's about realizing one's value and worth.

An area where clients get caught up that I find most interesting is when they freely spend money on themselves in purchasing material goods, but not on purchasing self-care/health services. I had a client who, on the first visit, spent the entire session telling me she knows it's the stress in her life that's making her physically sick and she knows she needs to find a way to manage the stress; but alas, she did not have behavioral health coverage and could not afford psychotherapy - so what could I do for her in 45 minutes that would help her? The client's chart was a few inches thick with all the medical tests and procedures she'd undergone. I gave her a list of resources and simply said, "You are going to have to spend money one way or another. You can spend it on therapy to help you cope and reduce the stress in your life or you are going to have to continue to pay money for additional medical treatments for your stress related illnesses." This client could not see the big picture. I think she understood the *stress-illness connection* on a cognitive level, but couldn't make that connection on a financial one.

One of the ways health insurance coverage has become so complicated in peoples' minds is the idea of what "coverage" is. If you have a \$7,000 first dollar deductible do you have "coverage"? If you are only allowed to see providers within a restricted network, do you have "coverage"? If your co-pay is equal to the provider's contracted reimbursement rate do you have "coverage"? Part of healthcare self-advocacy is choosing the healthcare providers you feel can best treat your specific needs. You shouldn't be constrained by your health insurer's network rules and reimbursements. Some people do not even realize they have "out of network" coverage. The patient typically will have to meet a higher deductible or co-pay, but there most often is some level of coverage. If you knew of an excellent provider who was not in your network, but accepted insurance, would you be willing to pay \$50 co-pay instead of \$25? Advocate for yourself by finding the best provider you can and then check out your level of coverage. You need to decide if your physical, emotional and spiritual health is worth making it a financial priority.

In addition, there may be integrative medical treatments which could be best treatment for your ailment, but they may not be covered by insurance at all. Do you pay for those? What if the option was to have 6 acupuncture treatments at \$70 each (out of pocket) to cure your digestive issues or to take an acid blocking prescription medication for \$30 a month (indefinitely) to manage symptoms? Do we want to cure ourselves or mask our symptoms? It could be a commitment of six months of weekly psychotherapy to help you process and release some pain in your life, at which point you would experience increased health and happiness. An alternative may be continual medication with an antidepressant to keep your symptoms in check without offering the opportunity to release and be free of your pain. Which would you choose?

Obviously, most of us live within the parameters of a monthly financial budget. What I am challenging you to think about is where your healthcare fits into your monthly budget and the priority you place on it. Maybe you don't need to have dinner out at a fancy restaurant or a new designer handbag. Maybe you will decide to take those resources and spend them on the most important thing in your life—you!

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