Faithful & True Ministries, Inc.
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Insurance Policy

I, Mark Laaser, Ph.D., function as a "Non-Licensed Professional" in the State of Minnesota. I am an ordained minister, a Certified Addiction Specialist, and a member of the American Association of Christian Counselors. My Ph.D. is in the field of psychology and religion. I have been consulting and counseling for over 25 years and have written a number of books in the field in which I practice. We have found that some insurance companies will cover the cost of my fees and many will not. Some will cover me as an "out of network" provider. **It is our policy that all clients of Faithful & True Ministries, Inc. pay their fees at the time of service.** We will provide statements to clients summarizing dates and services rendered, however, we do not submit insurance claims for our clients. Clients may submit claims to their insurance carrier and be reimbursed accordingly. If you would like an "Insurance Copy" of your services with us, please request this form from our Accounts Manager, Peg Kirkvold at 952-934-4856 or email, p.kirkvold@mchsi.com.

Please be aware that if you do decide to submit claims, your insurance company will require us to provide you with a diagnosis and a separate procedure code. A diagnosis code is based on standard psychiatric codes as established by the American Psychiatric Association. We are capable of making those diagnoses. The diagnosis of Sexual Addiction is one that we believe in and although we believe that it eventually will be accepted by modern medicine, it currently is not and therefore would not be used. Procedure codes are established by accepted medical and psychological practice. They consist most commonly of "individual session" or "group" session. There is a code for marriage therapy but most insurance companies do not generally accept this code. When marriage therapy occurs, one of the partners is usually selected and the individual session code is used.

You will also want to know that any medical or psychological code is a matter of your permanent medical record. As such there may be times when this becomes an issue in matters of seeking employment. It can also be an issue in seeking future insurance (such as medical, liability, or disability). While these diagnoses may not cause you to be turned down for future insurance, it may cause your premiums to be higher. Many of our clients have found that the cost of paying for counseling services with us "out of pocket" may be far less expensive than the future cost of elevated premiums. At all times we must inform you completely of any codes that we would give you. Whatever you decide, we are more than willing to discuss this decision.

Mark Laaser, Ph.D., CAS