



## MENTAL HEALTH PROVIDER RED FLAGS

A trustworthy mental health provider prioritizes your well-being, follows ethical standards, and maintains professional business practices. Here are some red flags to help you identify when it might be time to look for a new mental health provider.

### Billing Concerns

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#### 1. Fraudulent Charges

- a. Bills for services not provided or full sessions that were actually shorter.
- b. Charges for consultations that didn't occur (such as with physicians, school personnel, etc.).
- c. Common insurance billing codes for face-to-face therapy time:
  - 90832 = 16-37 minutes
  - 90834 = 38-52 minutes
  - 90837 = 53 or more minutes
  - 90846 = family/couples without the patient present
  - 90847 = family/couples with the patient present
  - 90853 = group therapy (not including family or couples)
  - Other codes: crisis sessions, diagnostic evaluations, or consultation with third parties.

#### 2. Does not provide a “No Surprises” estimate.

- a. Out-of-network providers are required by law to inform you that your health insurance may not pay for their services. They are also required to provide you with a good faith estimate of the cost of their services.
  - **Without a good faith estimate, you are protected from paying the “balance” of the bill.** Call the Department of Insurance and Financial Services (DIFS) at 877-999-6442 to get more information, learn about exclusions. or to file a complaint. You can also file a complaint here: <https://www.michigan.gov/difs/consumers/complaint>
- b. For more information:
  - [https://www.michigan.gov/difs/-/media/Project/Websites/difs/Publication/Health/FIS-PUB\\_8540.pdf](https://www.michigan.gov/difs/-/media/Project/Websites/difs/Publication/Health/FIS-PUB_8540.pdf)
  - <https://www.michigan.gov/mdcs/employeebenefits/insurance-info/data/federal-no-surprises-act>

#### 3. Surprise Charges.

- a. Bills for administrative time or for two services in one day without prior notice.
  - Insurance typically will not pay for these services, so you may have to pay out of pocket.

### Ethical Concerns

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Every mental health professional has a code of ethics they are obliged to follow. Unethical behaviors may include:

#### 1. Practicing Beyond Scope

- a. Claims expertise without proper training or license.
  - You have a right to request proof of training or certification.
- b. Recommends experimental techniques that are not evidence-based.
- c. Does not offer a referral to a specialist if they are unqualified to treat the patient.

Check the status of licenses in Michigan here: <https://www.michigan.gov/lara/i-need-to/find-or-verify-a-licensed-professional-or-business>

#### 2. Confidentiality Violations

- a. Shares information without your consent.
- b. Shares information without legal cause.

- A therapist has a legal right to disclose information ONLY if they believe you will harm yourself or others; if they suspect abuse of a child, older person, or disabled person; if a court orders them to respond to a subpoena; or the patient is a minor (although some information still remains confidential).
- c. What you say in session, stays in session. Period.
3. **No Emergency Protocol**
- a. Email and voicemail should direct you to emergency services when they are unavailable.
4. **Negative Session Experience**
- a. You feel judged, shamed, devalued, or disregarded.
- b. They seem disengaged or forgetful.
- If they don't remember why you're seeing them, or other important parts to your story, this is an indicator they are not engaged in your treatment.
  - \*Note: Therapists may need you to clarify something, so they'll ask you questions or for more information. This is actually a good sign of active listening.
- c. Does not offer action items for you outside of session time.
- d. Does not say anything during session.
- Trust yourself - if after three sessions, you still don't feel comfortable, consider switching.
5. **Unprofessional Behavior**
- a. Therapist is distracted during session.
- Regularly takes phone calls or is texting during session.
  - Frequent personal interruptions - colleagues, pets, children (if they are doing telehealth from home).
- b. Poor time management.
- Is consistently 10 or more minutes late to your session.
  - Cancels or changes appointments frequently.
  - Does not show up to your session at all.
- c. Avoids feedback or discussion about therapy progress.
6. **Dual Relationships**
- a. Provides therapy services to friends and family.
- b. Engages in personal relationships with present or past clients, either in person or over the internet.
- Romantic relationships could potentially result in the loss of their professional license.
- c. Therapists do not treat members of the same family.
- Rare, special exceptions include short-term, emergency therapy. Ex: mass trauma, natural disasters, organized violence, etc.
7. **Poor Boundaries**
- a. Repeatedly self-discloses personal information that is not beneficial to your treatment.
- b. Gives you a hug without your permission.
- c. Asks to meet you outside of therapy.
- d. Connects with you on social media.
- e. Accepts gifts.
- Some practices allow a therapist to receive an occasional small gift of low monetary value, such as less than \$10.
8. **Lack of Cultural Competency**
- a. Makes incorrect assumptions or assigns arbitrary labels to your behaviors without considering your cultural experiences or values.
- b. Uses insensitive language.
- c. Dismisses race or privilege discussions.
- d. Avoids addressing experiences of oppression and microaggressions.