

Upstate Integrative Mind Counseling

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www.upstateintegrativemind.com

Phone Script for Out-of-Network Coverage – Schema Therapy

Hello, my name is _____, and I'm calling about my insurance benefits. I'd like to speak with someone regarding an out-of-network coverage request for a medically necessary, evidence-based psychotherapy treatment.

The treatment is Schema Therapy at Upstate Integrative Mind Counseling in South Carolina. It provides specialized, structured care for longstanding emotional and interpersonal difficulties. I'd like to explain why I'm requesting out-of-network coverage and provide some supporting information.

1. My clinical need:
I experience persistent emotional and relational difficulties that involve longstanding patterns in how I think, feel, and relate to others. These patterns go beyond short-term symptoms and tend to repeat over time, impacting my functioning and well-being. Standard outpatient therapy has been limited in addressing these deeper, more entrenched patterns.

2. Treatment model:
Schema Therapy is an evidence-based, integrative psychotherapy model designed specifically for chronic and longstanding difficulties. It includes:

- Identification and treatment of early maladaptive schemas
- Work with schema modes, which are emotional and behavioral states that become activated under stress
- Integration of cognitive, behavioral, experiential, and attachment-based interventions
- A structured approach aimed at creating lasting change, not just symptom reduction

3. Medical necessity:
This treatment is medically necessary because it targets the underlying patterns that maintain chronic distress and dysfunction. It is typically used when shorter-term or general therapy approaches are not sufficient for more complex or longstanding issues.

4. Network inadequacy:
After reviewing available in-network providers in South Carolina, I have not found a clinician offering specialized Schema Therapy with comparable training and focus. While



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general therapy is available, I have not identified a provider offering this specific treatment model in-network.

5. Treatment goals and outcomes:
The goal of Schema Therapy is to reduce longstanding emotional distress, improve functioning, and interrupt recurring maladaptive patterns. Access to this type of treatment may reduce the need for repeated or less effective interventions over time.

Given the lack of in-network options and the specialized nature of this treatment, I'm requesting that my insurance plan authorize out-of-network coverage under medical necessity and network inadequacy provisions.

Could you please connect me with the medical review department or case manager responsible for out-of-network authorizations so I can provide supporting documentation?

Thank you for your time. I'm happy to submit any additional materials you need.