

# Archives

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## Is your privacy at risk?

**Author(s):** Yvonne Bregman **Date:** October 4, 2007 **Section:**  
News

**Privacy** theft has become a growing concern for most people. We have all experienced instances where some aspect of our personal information has either been sold to a mailing list company or distributed without our permission. For example, every time you use your supermarket card to buy groceries, a record is being kept of your buying habits. Not only is our information vulnerable to thieves, it is also vulnerable to other businesses that routinely collect and store personal information about us, and just as routinely profit by selling our information to other businesses willing to pay for it.

A case in point is when ChoicePoint Inc., a data collection company, finally admitted that its files had been breached and personal information on thousands of people was stolen. In 2005 ChoicePoint reported having personal data on 19 million people, which included everything from Social Security numbers to medical histories. Unfortunately, this has not been the only information system that has been breached.

How do we protect ourselves? One way is to be aware and informed about financial and personal information that companies have.

For example, have you obtained a copy of your credit report? How about a copy of your medical information? Less publicized, but just as important, your medical information is also on a national database that can be accessed by health insurance and life insurance companies.

You are entitled to one free report a year and may obtain information that is in your file from The Medical Information Bureau (in Massachusetts) at 866-692-6901 or at [mib.com](http://mib.com). Like a credit report, it may be a good idea to see what is contained in the data base so you may be able to correct any misinformation in a timely manner.

As a psychotherapist acutely aware of these concerns, I want you to know more about **privacy** issues in the mental health field. You, the consumer, may not be aware that when you pay for therapy (or any other medical procedure) through your health insurance, doctors and therapists are frequently required to submit treatment reports. These reports require descriptions of your diagnosis, symptoms, medications prescribed, degree of impairment, risk of suicide or violence, substance abuse and at times, details about the ongoing therapeutic work, details of an individual's life that many people would not share with a close friend, much less an insurance reviewer.

"Once your records are sent to the insurance company, they may become part of a permanent database which can be shared with other parties without your knowledge. No one can guarantee what will happen with this information, five, 10 or even 20 years from now. Clerical workers, other office staff, and clinical reviewers may read the reports, which your therapist submits to the insurance company." (Connecticut Psychotherapists' Guild Brochure).

So what can be done? 1) Have a conversation with your therapist and physician about **privacy** issues and concerns.

2) If you are using your health insurance, a diagnosis code must be included on billing in order for you to be reimbursed. Ask your therapist and doctor to explain your diagnosis and recommended course of treatment to you. The same is true for your child, if he or she is receiving behavioral medicine or medical care. Consider also that, especially with children, diagnosis can be dynamic. As children mature, and as more information is gathered, diagnoses can, and frequently do, change. 3) Ask to review informa-

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Continued from page A5 tion your therapist or doctor is required by your insurance company to send, prior to sending it out. Follow up by viewing and medical claims made on your policy. Insurance cards and numbers may also be stolen, so make sure that the services described by your company match the information given to you by your doctor or therapist.

4) Consider paying out of pocket rather than billing your insurance company. This is not possible with most medical offices if you have insurance, as many doctors are restricted by insurance companies, but it doesn't hurt to ask. Most, if not all, psychotherapists in private practice accept private pay and some may offer a sliding scale fee. When an individual pays out of pocket, the therapist is not required to submit information about diagnosis and prognosis, leaving the individual with more control over his or her own medical records.

5) Contact the Connecticut Psychotherapists' Guild ([www.cpguild.com](http://www.cpguild.com)) for more information about this issue. The guild was formed by a group of concerned mental health practitioners for the purpose of helping to protect **privacy** in psychotherapy. The guild is a network of independent psychiatrists and psychotherapists concerned about the effects of insurance company policies on the delivery of mental health services. Guild members believe that consumers have a right to all their health care information, and control over who can access it.

While many guild therapists will work with you to obtain whatever insurance coverage is available to you, they also believe you will benefit from knowing your other options.

Yvonne B. Bregman, LCSW, LICSW, is private psychotherapist at 38 A Grove Street in Ridgefield.

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