

From: Carlene Benson
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Greetings ~ I am slowly winding down my career as a Clinical Social Worker in private practice. I've been in practice more than 30 years and I've accepted nearly all insurances. As I near retirement, I've had to drop off a number of low-paying insurance panels, which is at least half of them, in order to be able to fund my retirement. There is one company that is paying barely more now than they were 30 years ago! In several cases our rates have been reduced over the years, despite increasing costs. This limits clients' access to service. My colleagues and I are all busy as it is, and those with the low-paying insurances have a harder time getting the services they need because, frankly, we just can't work that cheaply and keep our doors open.

About 20 years ago I attended a seminar on the Ethics of Managed Care. It involved a panel of administrators of the area's leading private mental health insurers. I asked the question of the ethics of paying us the same now as we were paid 10 years ago and one of the administrators said, "Because we can. You're not organized." Well, now we are.

Carlene Benson, MSW, LCSW