

TERMINATING COUNSELING—Medical Necessity NOT being met

The American Psychology Association and SAMSHA

MEDICAL NECESSITY and Termination Question

Termination of counseling due to "medical necessity not being met" occurs when a mental health provider determines that a client no longer requires, or is not benefiting from, a specific level of care. It is an ethical and clinical determination, often driven by insurance requirements, indicating that the client's symptoms do not meet the threshold for continued, active treatment.

What "Medical Necessity Not Met" Means

- **Lack of Progress/Benefit:** The client has hit a plateau, is not making progress, or is not likely to benefit from further treatment.
- **Goals Achieved:** The client has met their treatment goals and no longer experiences the functional impairment that originally required therapy.
- **Incorrect Level of Care:** The client may need a higher level of care (e.g., inpatient) or a lower level (e.g., peer support, self-help) than the current provider offers.

The Termination Process

When a therapist determines that medical necessity is no longer met, they are ethically obligated to:

- **Provide Notice:** Give the client reasonable notice that treatment is ending.
- **Pre-termination Counseling:** Discuss the transition, review progress, and prepare the client to continue independently.
- **Offer Referrals:** Help locate alternative services if necessary.
- **Document:** Clearly document the reasons for termination, the, conversations, and referrals provided

Steps for Clients Navigating This Situation

- **Discuss with the Therapist:** Ask for a clear explanation of why the criteria are no longer met and request a tapering plan rather than an abrupt stop.
- **Review Treatment Goals:** Review with your therapist what was accomplished and what skills you can continue to use independently.
- **Request Referrals:** Ask for resources, such as support groups or different types of counseling, if you still feel a need for support.
- **Appeal to Insurance:** If you believe the decision is wrong, you can appeal the insurance denial by providing evidence of continued necessity.

Ethical Obligations

- **Avoiding Abandonment:** Therapists must not terminate abruptly without providing resources, as this can worsen symptoms.
- **When Immediate Termination is Ethical:** If a client threatens or assaults a therapist, they may terminate immediately

If you are struggling with this transition, you can reach out to crisis support lines like the SAMHSA National Helpline at 1-800-662-4357

