



Ronald Mah, M.A., Ph.D.

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This is what I choose to do On Being a Therapist

I am a Marriage & Family Therapist.

This is what I choose to do.

I hate the hassles of insurance companies from years of negative experiences, so gradually over the years I eliminated almost all clients that required me to bill for and wait for third-party-payers reimbursement (except for my wonderful Med-Cal and occasional Victims of Crime Compensation clients). I set a boundary take only new clients who can pay out of pocket (and then let them submit for reimbursement). No new clients who need to have insurance pay for the bulk of the fees. I rather negotiate my regular full fee than take such clients. This has been my practice policy for years.

This is what I choose to do.

Then I re-learned that whatever boundaries you set, are not real until you're up against them. A MFT colleague who I really respect calls me and wants to refer his client, a mother with small children who is moving into my area. She's a victim of domestic violence with an alcoholic drug abusing (crank) husband. She had to relocate. Of course, I want to take this client referral. And, of course, she cannot pay out of pocket, but has good insurance coverage through her husband's work. She can pay the \$25 co-pay and the insurance is supposed to be real good (I've heard this story before!).

Hmmmmmm... Up against my own rules and my own boundaries about insurance clients, I decide I really want to work with her and I make an exception.

This is what I choose to do.

So, she's a wonderful client to work with. The transference (dealing with emotionally unavailable male figures and attachment needs) and counter-transference (my paternal energy, nurturing instincts, and good boundaries) are just about perfect. Our therapeutic rapport develops quickly and therapy rocks! She writes me her weekly \$25 co-pay and I bill at the end of the month for the first four sessions (cue in the da da da DA ominous music!). At the end of the following month, I bill for another four sessions. You know what comes next. The LETTER from her insurance eventually arrives. Let's just say that there's a lot of zero's where there should be other numbers. There is no check enclosed and the cryptic notations indicate that there is no coverage. My client calls me (since she has received her copy of the insurance letter) and tells me she called the insurance company to find out what was the problem. Of course, the problem is that her alcoholic druggie abusive jerk of a husband had stopped paying the insurance premiums and terminated the coverage when she had left him. One way or another he still needed to abuse her. Anyone surprised? She wants to continue therapy and promised to make up the missing fees over time. I tell her that we can negotiate a new fee and a reasonable settlement of unpaid balances that works for her financially for continuing therapy and paying off the balances.

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So, she comes to session and she processes (moans, groans, curses, etc.) about her jerk of a husband and him continuing to abuse her from afar. And then writes me a check for \$100. We make an appointment for the next week. Then... Anybody already ahead of me on this? I deposit the check the next day with my other client checks. Before the next session, I get a letter from my bank. Boing! The check has bounced for insufficient funds. Is ANYONE reading this surprised? She calls and leaves one message and then a second message on my answering machine. On the first message, she tells me her husband had drained the checking account to pay for his alcohol and drug use, his partying, and also for household expenses since he wasn't going to work and drawing any pay. She apologizes profusely and swears that she'll make up the cost of past sessions to me. And, that she is too ashamed from all this to continue coming to therapy. She thanks me profusely for how helpful therapy had been, but she says she cannot come anymore. On the second message, I hear her crying barely able to get any words out. Her husband is dead. Driving most probably intoxicated and drugged up, he drove into a freeway pillar and died instantaneously. I call her and she answers. I listened as she told me the story again. Finally, I tell her that she needs to come to therapy. To not worry about the money. She must come to therapy. Money we'll figure out. She must come to therapy because she needs it. She agrees and we make an appointment for the next day.

This is what I choose to do.

I accepted that I would probably never get paid for what we had expected the insurance company to pay. I accepted that if she could ever pay me anything, it would maybe be \$20 or so each session. I accepted that she would probably be a pro bono client for a long time.

This is what I choose to do.

The therapy continues with all the confusion, hurt, and anger that his death adds to her struggle. Every session is hard for her, but essential. Life is difficult for her, but she's living it. This is great and important work for me to do as a therapist for my client in such need. I am a Marriage & Family Therapist.

This is what I choose to do.

THEN...

Two plus months pass with a session every week. She doesn't pay me anything. She cannot pay me anything. I accepted that and continue to accept it. Then... it turns out that her husband hadn't screwed everything up. Can you guess? He hadn't blown his life insurance policy. It had been paid for a year ahead of time. And, after the life insurance company got the final findings by the authorities, my client got a large settlement check. At the end of probably 24th or 25th session, she told me this. She pulls out a checkbook, and announces that based on her records and calculations, she owed me \$2770. I told her I didn't expect this. I told her she could reduce the amount, but she looked me firmly in the eyes and said that she would pay me what she owed me. I took the check and thanked her. She smiled and grew a foot taller right in front of me.



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At the end of the next session, when she took out her checkbook I interrupted to tell her that we needed to reduce her fee. I said that although she now had a large lump sum in the bank, her other monthly income resources remained very limited. She still had small children to raise and support. She could not afford my full fee regularly. I told her to name a fee that would work for her week to week on her monthly budget. She began crying and said she couldn't name a figure. I suggested a fee and she agreed. She wrote me a check and I told her that if her finances became difficult to let me know so that we could adjust the fee again if necessary. She could not talk as she kept crying but was able to nod her head in acknowledgment.

This is what I choose to do.

This story could have ended without the last two paragraphs and her writing me the big check and I would have still felt great as a Marriage & Family Therapist. That things turned out for her to pay me was serendipitous. I certainly appreciate the payment. I have real life financial obligations. But most of all, I am a Marriage & Family Therapist.

This is what I choose to do.

WE are Marriage & Family Therapists along with other therapists including LCSWs and Psychologists.

This is what WE choose to do.

We choose to help people in their life struggles. Our vocation... our avocation is NOT like other businesses. Sound business practices are important, but if we really wanted to make a lot of money we were all idiots to choose to be psychotherapists. We need to make our income and our compensation may be far short of what we may deserve (and we should not settle for meager compensation or be exploited), but we are not in the psychotherapy business to make money. We are in the business of helping people.

This is what WE choose to do.

With all the demands and challenges that we face personally, professionally as MFTs (or other psychotherapists), and in our profession, I thought you might appreciate this story as a reminder of

WHY we choose to do what we do.

Have a great day!

Biography

Ronald Mah, therapist and educator, combines concepts, principles, and philosophy with practical techniques and guidelines for effective and productive results. He uses humor and



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stories from his many experiences to illustrate important points in a stimulating and highly motivating and engaging style.

A Licensed Marriage & Family Therapist, his experiences include: Asian-American community mental health, Severely Emotionally Disturbed mental health & school partnership programs, vocational programs for at risk youth, welfare to work programs, clinical consulting & cross and multi-cultural training for Head Start, other early childhood education programs, social services organizations, & mental health agencies, supervising a high school mental health clinic, training and supervising therapists, private practice in Castro Valley, author of the Asian Pacific Islander Parent Education Support curriculum.

Professional Education experiences include: 16 years in ECE, including owning and running a child development center for 11 years, Kindergarten, elementary, & secondary teaching credentials and experience, ethnic studies curriculum writer, community college instructor, Masters of Psychology instructor, and former member Board of Directors of the California Kindergarten Association and of the California Association of Marriage & Family Therapists.