

# THINGS TO KNOW ABOUT MFT'S AND RATE PARITY



Minnesota Association  
for Marriage and Family Therapy

## What are we advocating for and why?

### SUPPORT MENTAL HEALTH RATES BILL to address MFT rate disparity SF1402

#### **What are the issues around pay parity?**

We are seeking equity in the reimbursement Marriage and Family Therapists (MFTs) receive for Family Therapy services. Currently, Family Therapy sessions are compensated at a lower rate than Individual Therapy sessions by MDH and many other insurance companies.

Example: Medical Assistance in MN pays \$130.71 for an Individual Therapy hour (billing code 90837) and only \$70.01 for family therapy (billing codes 90846 and 90847). This makes no sense given that Family Therapy is a specialty service.

**Adopting the mental health rates proposed by MN DHS would address this disparity!**

#### **Why is change needed?**

If insurance continues to reimburse MFTs less for family therapy, the following consequences will continue:

- MFTs are less likely to take insurance. Many MFTs opt to develop private pay practices, which are cost prohibitive for most people in MN.
- Fewer people will go into the field in favor of higher paying fields. While other mental health professions are important, they have different training and scope of practice than family therapists.
- As fewer MFT's are available, and fewer take insurance, the result is longer wait times, further reducing access to Family Therapy

#### **Who benefits from this change?**

Everyone, especially people who cannot afford private pay services, will benefit.

If fewer people become licensed family therapists and fewer still accept insurance, it limits access to affordable Family Therapy. The results are detrimental to our communities, especially those historically underserved by mental health providers.

MFT services are at risk of becoming a 'privilege' instead of being an essential mental health service for all Minnesota families and communities.

## What people need to know about MFT's

### **What are Marriage and Family Therapy Services?**

Marriage and Family Therapy (MFT) services are focused on relational dynamics and can be provided to any family or group of people. In MFT services, family is defined as people who are committed to and care for one another. This can include parents, caregivers, children, siblings, extended family, close family friends, community members and so on.

MFT centers the family system and views individual mental health issues as symptoms of larger systemic issues. Even though insurance views services as being delivered to an identified client, in MFT services we see the client as being the family/group/relational system, and are able to support everyone in those systems.

### **What makes MFT's different from other mental health professionals?**

MFTs are the only licensed mental health professionals who are required to prove competency in relational therapy in order to obtain their license. Our training includes a practicum, where students provide at least 150 hours of relational therapy. After completing their education, MFTs must complete an additional 1,000 hours of supervised practice, and 500 of those hours must be in providing relational therapy.

### **Other FAQ's about MFT's**

- MFT licensure is regulated by the State through the Minnesota Board of Marriage and Family Therapy (<https://mn.gov/boards/marriage-and-family/>)
- As of January 2025, there were 3,270 actively licensed marriage and family therapists (LMFTs and LAMFTs) in Minnesota. We are one of the biggest MFT states in the country- only California and Texas have a larger number of MFTs.