



# Reimbursement

A guidebook for  
mentally ill people

## Introduction



### Dear Readers,

In Germany mentally ill people wait an average of more than three months for an initial interview with a practicing psychotherapist. This is far too long. The Federal Chamber of Psychotherapists demands that this waiting period be limited to a maximum of three weeks. However, it is still the case that many patients continue to have to wait much too long to begin therapy. This is why we want to demonstrate a way out for patients in need of psychotherapy.

There is actually no shortage of well-trained psychotherapists. If necessary, mentally ill people can turn to psychotherapists in private practice who cannot normally bill the statutory health insurance companies for the treatment that they provide. Psychotherapy is considered urgent when you are persistently in a bad state and need help.

In this case, patients can apply to their statutory health insurance company to have the cost of outpatient psychotherapy reimbursed according to § 13 paragraph 3 SGB V. In the following pages we will explain to you what this paragraph entails.

Health insurance companies are not allowed to fob off mentally ill people when they are in need of psychotherapy. They are obliged by law to provide the necessary treatment in a timely manner. Patients should therefore make use of their legal rights.

Prof. Dr. Rainer Richter  
President of the Federal Chamber of Psychotherapists

## The misery of waiting lists

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**Depression is like an octopus**, a patient once wrote. It grabs you and drags you down into the deep – and anyone who doesn't have someone to hold onto can feel terribly lost. This person could be a partner, a family member, or a friend. When this alone no longer helps, all experts unanimously agree that a psychotherapist should be consulted.

In Germany the number of psychotherapists approved by health insurance companies is much too small. Anyone looking for an approved psychotherapist is almost certain to face a waiting list. Some waiting lists are even so long that no more patients can be added to them. These months of waiting are unacceptable. Despite this, different standards apply for mentally ill people in Germany. The statutory health insurance companies even refer to "oversupply" in light of the waiting times. And yet, there is no need for long waiting lists.

There is no shortage of psychotherapists. There are indeed well-trained psychotherapists with treatment spots available. All the statutory health insurance companies would have to do is pay for them. But there is a possibility for any person insured by a statutory health insurance company to make use of these free spots.

However, this procedure is not an easy one, because it is intended as an exception and is treated as such by the insurance companies. People with statutory health insurance should therefore be prepared for resistance and sometimes even failure. The following pages explain what you can do to ensure that an application is properly submitted.

## Prompt treatment

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**It is a basic duty** of the health insurance companies to ensure prompt treatment for the people they insure. If the health insurance company is not in a position to do so, and if the persons insured by them incur costs in the process of treatment that they have procured themselves, then the health insurance company must reimburse the costs. Treatment procured by the patient may include psychotherapeutic treatment in a private practice. This is stated in § 13 paragraph 3 SGB V. This right to have costs reimbursed is thus regulated by law and applies to all statutory health insurance companies.

In order to ensure that the health insurance company pays for psychotherapeutic treatment in a private practice, an application should be submitted to the company in advance. You do not need a form for this. Rather, you should explain in a letter the reasons why you urgently need psychotherapeutic treatment and have not been able to find a spot with an approved psychotherapist in a timely manner. Then you ask the company to agree to treatment with a psychotherapist in private practice. This is easy enough so far. However, there is no such thing as an application without paperwork and documentation. Thus, there are four things that must be included in the application and which are explained in the following pages:

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- **The cover letter**
  - **A certificate showing that psychotherapeutic treatment is necessary and urgent**
  - **A report documenting your unsuccessful search for an approved psychotherapist**
  - **Certification from a licensed psychotherapist in private practice that they will begin treatment at short notice**
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The application is indeed time-consuming. In particular, people with a mental illness often find it difficult to conduct the necessary phone calls and obtain the necessary documentation. Perhaps friends and family can help you with this.

## A report documenting your unsuccessful search

A statutory health insurance company is only obliged to reimburse the cost of outpatient psychotherapy if the treatment cannot otherwise be carried out in a timely manner or at an acceptable distance for the patient. In general, the health insurance companies can demand from the people they insure that they only be treated by psychotherapists who have been approved to bill health insurance companies. Only when this has been proved to be impossible can the person insured turn to a psychotherapist in private practice.

This is why the insured person must first ask approved psychotherapists in the area in which they live whether treatment by them would be possible at short notice. A list of approved psychotherapists can be found on the website of the *Kassenärztliche Vereinigung* (association of statutory health insurance physicians) of each state. Every doctor or psychotherapist who is allowed to bill the statutory insurance companies is a member of one of these associations.

The insured person should contact as many psychotherapists as possible, but at least three to five. You should keep a log of these phone calls. You should note the following in the log:

- The name of the psychotherapist
- The date and time of the call
- The waiting time that you were given for a spot

Waiting times of over three months are considered fundamentally unacceptable. From a professional standpoint, the Federal Chamber of Psychotherapists regards waiting periods of more than three weeks as untenable.

## The alternative: private practice

Besides those psychotherapists approved by the statutory insurance companies, there are also licensed psychotherapists in Germany who work in private practice. As a rule, they hold the same professional qualification in an approved method (*Fachkunde in einem Richtlinienverfahren*) as those psychotherapists who are approved. These methods include: analytical psychotherapy, psychodynamic psychotherapy and behavior therapy. Normally, patients have to pay these psychotherapists themselves. However, if no approved psychotherapist is available within an acceptable distance from the patient's location or within an acceptable period of time, then people with statutory health insurance can apply to have treatment with these psychotherapists reimbursed by their statutory health insurance company. The insurance companies have five weeks in which to process the application. If they do not react within this deadline, the application is regarded as approved (§ 13 paragraph 3a SGB V).

Psychotherapists in private practice are, like their colleagues, licensed — that is, permitted by the state to treat mental illnesses. They can be found via the websites of the chambers of psychotherapists. A list of these chambers is provided at the end of this leaflet. The person insured should then call a psychotherapist in private practice and ask:

- Whether they can be offered treatment at short notice
- Whether the psychotherapist has a professional qualification in an approved method (*Fachkunde in einem Richtlinienverfahren*)

If this is the case, the insured person should obtain documentation of both of these points.

### Necessity of treatment

Finally, the insured person needs a certificate showing that psychotherapeutic treatment is necessary and urgent. This certificate can be obtained from your general practitioner, for instance, or from another specialist doctor. From a professional standpoint, a psychotherapist could of course also confirm the necessity of treatment. Nevertheless, the health insurance companies still often demand certification from a doctor.

## The cover letter

**Sample cover letter** to a health insurance company:

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*Insured person's address*

*Address of the health insurance company*

*City, date*

*Insurance number:*

***Application for outpatient psychotherapy and reimbursement of costs according to § 13 paragraph 3 SGB V***

*Dear Sir or Madam,*

*I hereby apply to have the costs incurred by me through outpatient psychotherapeutic treatment with Ms./Mr. ... reimbursed and request certification of this by you. Ms./Mr. ... is a licensed psychotherapist who uses an approved method but does not have the approval to bill statutory health insurance companies.*

*As can be seen from my report and log, I have tried many times without success to find an insurance-approved psychotherapist who could offer me treatment in a timely manner. My search for a psychotherapist resulted in me finding that I would have to wait for more than ... months for an initial interview. On the other hand, it would be possible to start treatment much earlier with Ms./Mr. ... . The corresponding certificate is enclosed. I also enclose certification from a general practitioner/specialist/psychotherapist recommending that I urgently start outpatient therapy.*

*Should you not agree to my application, please name as quickly as possible an approved psychotherapist close to my place of residence with whom I can receive a prompt appointment. Since I am in urgent need of psychotherapy, I request that you process my application as quickly as possible, and I would like to draw attention to the deadline stipulated in § 13 paragraph 3a SGB V.*

*Sincerely,*

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***Anschrift des Versicherten***

***Anschrift der Krankenkasse***

***Ort, Datum***

***Versichertennummer:***

***Antrag auf ambulante Psychotherapie und Kostenerstattung nach § 13 Absatz 3 SGB V***

*Sehr geehrte Damen und Herren,*

*hiermit beantrage ich, dass Sie die Kosten, die mir durch die ambulante Psychotherapie bei Frau/Herrn ... entstehen, übernehmen und mir dies zusichern. Frau/Herr ... ist eine approbierte Psychotherapeutin/ein approbierter Psychotherapeut in einem Richtlinienverfahren, verfügt aber nicht über eine Zulassung zur gesetzlichen Krankenversicherung.*

*Wie Sie meinem beigelegten Protokoll entnehmen können, habe ich mich mehrfach vergeblich bemüht, einen Psychotherapeuten mit Kassenzulassung zu finden, der mich rechtzeitig behandeln kann. Meine Psychotherapeutensuche ergab, dass ich mehr als ... Monate auf einen ersten Termin warten müsste. Dagegen besteht die Möglichkeit, dass ich bei Frau/Herrn ... kurzfristig mit einer Behandlung beginnen könnte. Eine entsprechende Bescheinigung lege ich bei. Ich lege Ihnen des Weiteren eine Bescheinigung eines [Hausarztes/Facharztes/Psychotherapeuten] bei, der bei mir eine ambulante Psychotherapie für dringend erforderlich hält.*

*Falls Sie meinem Antrag nicht zustimmen, nennen Sie mir bitte – so schnell wie möglich – einen zugelassenen Psychotherapeuten in der Nähe meines Wohnortes, bei dem ich kurzfristig einen Termin erhalte.*

*Da ich dringend auf eine Psychotherapie angewiesen bin, möchte ich Sie bitten, meinen Antrag möglichst zügig zu bearbeiten und möchte auf die Frist des § 13 Absatz 3a SGB V hinweisen.*

*Mit freundlichen Grüßen*

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## If your health insurance company turns down your application

The statutory health insurance companies currently appear to be refusing an increasing number of applications for reimbursement of the cost of outpatient psychotherapy according to § 13 paragraph 3 SGB V. The Federal Chamber of Psychotherapists criticizes this course of action, because these health insurance companies are not fulfilling their legal mandate to ensure that the people insured by them are treated in a timely manner. If an insured person receives a letter of refusal from their insurance company without an offer of a free treatment spot with an approved psychotherapist, the insured person can submit an objection. The letter could look like this:

*Insured person's address*  
*Address of the insurance company*

*City, date*

*Insurance number:*

*Appeal*  
*Your letter of ...*

*Dear Sir or Madam,*

*I hereby appeal against your letter of [date], in which you refuse to reimburse the costs incurred by me through outpatient psychotherapy with Ms./Mr. ... . My application included the necessary documentation, from which it can be ascertained that the necessary conditions for my claim have been fulfilled.*

*I therefore once again request that you grant my application. Should you not do so, I will pursue my entitlement via legal means and inform the supervisory authority as well as the patient's ombudsman of the federal government.*

*Sincerely,*

*Anschrift des Versicherten*  
*Anschrift der Krankenkasse*

*Ort, Datum*

*Versichertennummer:*

*Widerspruch*  
*Ihr Schreiben vom ...*

*Sehr geehrte Damen und Herren,*

*hiermit lege ich Widerspruch gegen Ihr Schreiben vom [Datum einfügen] ein, mit dem Sie es ablehnen, die Kosten, die mir durch die ambulante Psychotherapie bei Frau/Herrn ... entstehen, zu übernehmen. Meinem Antrag lagen die erforderlichen Unterlagen bei, aus denen hervorgeht, dass die Anspruchsvoraussetzungen vorliegen.*

*Ich bitte Sie deshalb erneut, meinen Antrag zu genehmigen. Sollten Sie dem Antrag nicht stattgeben, werde ich meinen Anspruch gerichtlich durchsetzen und die Aufsichtsbehörde sowie den Patientenbeauftragten der Bundesregierung informieren.*

*Mit freundlichen Grüßen*

## How do I find a psychotherapist in private practice?



**Almost all chambers of psychotherapists** offer patients the ability to search for psychotherapists in each state on their websites. For instance, you can type in your postal code to find an insurance-approved psychotherapist close to your place of residence. You can also tailor the search to show psychotherapists who only bill privately.

### **Landespsychotherapeutenkammer Baden-Württemberg**

Jägerstraße 40, 70174 Stuttgart  
T: 0711 674470-0  
info@lpk-bw.de  
[www.lpk-bw.de](http://www.lpk-bw.de)

### **Bayerische Landeskammer der Psychologischen Psychotherapeuten und der Kinder- und Jugendlichenpsychotherapeuten**

Birketweg 30, 80639 München  
T: 089 515555-0  
info@ptk-bayern.de  
[www.ptk-bayern.de](http://www.ptk-bayern.de)

### **Kammer für Psychologische Psychotherapeuten und Kinder- und Jugendlichenpsychotherapeuten im Land Berlin**

Kurfürstendamm 184, 10707 Berlin  
T: 030 887140-0  
info@psychotherapeuten-  
kammer-berlin.de  
[www.psychotherapeutenkammer-berlin.de](http://www.psychotherapeutenkammer-berlin.de)  
Search: [www.psych-info.de](http://www.psych-info.de)

### **Psychotherapeutenkammer Bremen**

Hollerallee 22, 28209 Bremen  
T: 0421 2772000  
verwaltung@pk-hb.de  
[www.lpk-hb.de](http://www.lpk-hb.de)  
Search: [www.psych-info.de](http://www.psych-info.de)

### **Psychotherapeutenkammer Hamburg**

Hallerstraße 61  
20146 Hamburg  
T: 040 226226-060  
info@ptk-hh.de  
[www.ptk-hamburg.de](http://www.ptk-hamburg.de)  
Search: [www.psych-info.de](http://www.psych-info.de)

Photo: Michael Meyer

**Landeskammer für Psychologische Psychotherapeutinnen und -therapeuten und Kinder- und Jugendlichenpsychotherapeutinnen und -therapeuten Hessen**

Gutenbergplatz 1, 65187 Wiesbaden  
T: 0611 53168-0  
post@ptk-hessen.de  
[www.ptk-hessen.de](http://www.ptk-hessen.de)

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**Psychotherapeutenkammer Niedersachsen**

Roscherstraße 12, 30161 Hannover  
T: 0511 850304-30  
info@pknds.de  
[www.pknds.de](http://www.pknds.de)  
Search: [www.psych-info.de](http://www.psych-info.de)

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**Psychotherapeutenkammer Nordrhein-Westfalen**

Willstätterstraße 10, 40549 Düsseldorf  
T: 0211 522847-0  
info@ptk-nrw.de  
[www.ptk-nrw.de](http://www.ptk-nrw.de)

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**Ostdeutsche Psychotherapeutenkammer**

Kickerlingsberg 16, 04105 Leipzig  
T: 0341 462432-0  
info@opk-info.de  
[www.opk-info.de](http://www.opk-info.de)

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**Landespsychotherapeutenkammer Rheinland-Pfalz**

Wilhelm-Theodor-Römheld-Straße 30 (Bürozentrum Mainz)  
55130 Mainz-Weisenau  
T: 06131 93055-0  
service@lpk-rlp.de  
[www.lpk-rlp.de](http://www.lpk-rlp.de)

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**Psychotherapeutenkammer des Saarlandes**

Scheidter Straße 124, 66123 Saarbrücken  
T: 0681 95455-56  
kontakt@ptk-saar.de  
[www.ptk-saar.de](http://www.ptk-saar.de)  
Search: [www.psych-info.de](http://www.psych-info.de)

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**Psychotherapeutenkammer Schleswig-Holstein**

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T: 0431 661199-0  
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