



A change to your insurance may affect who can be your therapist

If your therapist is newly licensed and works under supervision, and you have Blue Cross Blue Shield of Michigan coverage, please read this. Nothing changes today.

WHAT IS CHANGING

Some therapists hold what is called a limited license: they have finished a master's degree and are completing the supervised hours their full license requires, working under a licensed supervisor.

Blue Cross Blue Shield of Michigan has proposed ending the billing arrangement that lets these therapists be covered by your insurance in private practice settings. The change would take effect **March 1, 2027**.

WHAT IT COULD MEAN FOR YOU

If your therapist is limited licensed, your insurance may no longer cover your sessions with them after that date. You would need to pay out of pocket, or start over with a different therapist.

In a statewide survey this June, **73% of clients said they would go without mental health care** if this happened. Practices told us they do not have room to take on the clients who would be displaced.

“This could literally mean someone’s life or death. Please don’t take away the only support some of us have.”

A MICHIGAN CLIENT, JUNE 2026

THREE THINGS YOU CAN DO

1

Ask your therapist

Ask whether they are limited licensed and whether this change would affect your sessions.

2

Tell us what care means to you

Client voices carry further than statistics. Share yours at the page below — anonymously if you prefer.

3

Write to Blue Cross

A short letter is ready for you to send as a member. It takes about two minutes.

ALL THREE, IN ONE PLACE

mmhcanow.org/bcbsm-impact