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TORONTO

Treatment Barriers at the Psychedelic Frontier

How Insurance Exclusion Perpetuates
Inequity and Exposes the Mental
Health Divide Between Rich and Poor

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Today's Psychedelic Topics

- **Positionality & Personal Experience With Psychedelics Therapies**
 - Legality of Ketamine & Psilocybin
 - Therapy vs. Psychedelic-Assisted Psychotherapy
 - Treatment Types & Cost
 - Underground 'Therapy', Facilitation, Retreats
 - Insurance Coverage & Perpetuating Inequity
 - Who Gets To Trip & Who Is Left Behind?
 - Moving Forward

Legal Use & Administration

Ketamine

Legal for medical use globally

Anesthesia

Spravato – Treatment Resistant Depression

Off-label use

IV, IM, sublingual, buccal, nasal

Clinics, hospitals, Rx home

Recreational use illegal

Psilocybin

Legality varies greatly around the globe

Cultivation, possession, use, and sale treated differently in various countries, states, municipalities

Illegal → Decriminalized → Legal → Ignored

Indigenous medicine & practice may be legal

Facilitated use in Oregon → Legalization in Colorado

Limited Rx use (along with MDMA) in Australia

Canada Special Access Program

Similar Terms - Different Meanings

Psychedelic Therapy

Taking psychedelic meds for therapeutic purposes with or without professionally trained mental health services

- Indigenous medicine
- Microdosing or Macro dosing
- IV infusions*
- Prescription psychedelic medication*
- Psychedelic retreats or tourism
- Underground therapy
- IFS Practitioners
- Facilitated services
- ***Sometimes Insurable off-label**

Psychedelic-Assisted Psychotherapy

- Ketamine Assisted Therapy
- Psychiatric/psychological intake sessions including medical history
- Therapeutic preparation sessions
- Dosing session with mental health professional lasting several hours, depending on the type of substance
- Several integration sessions following the psychedelic session
- **Potentially Fully Insurable???**

Typical Ketamine Therapy Options

Dosage Form	Setting	Frequency	Cost	Services	Insurance	Total
Troche, Lozenge	Home, alone or with online facilitator	4 to 18 treatments; repeatable	\$99 - \$200 ea, sold in packages	Integration online or app based	NOT COVERED	\$600 - \$3600+
IV Infusion	Medical Clinic, medically supervised	6 sessions in 2-3 weeks; boosters monthly PRN	\$400 - \$800 ea, in packages; a la carte boosters	Infusion only	SOME Coverage; Not Covered by Medicare	\$2400 - \$4800+
IV, IM, Lozenge or combination	Clinic or Therapy Center	3 - 6 sessions; medical intake boosters, additional integration	\$800 - \$1800 ea, intake and integration \$200 - \$500 ea; a la carte additions	Ketamine Assisted Psychotherapy, medical & clinical services	KAP NOT COVERED; intake/therapy sessions POSSIBLY COVERED	\$2800 - \$5200+

“We charge \$450 for ketamine infusions, but that’s what we need to break even and pay our staff a livable wage. We give first responder discounts at a loss, but if we charge any less, we’d go out of business.”

~ Seattle Area Ketamine Physician

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Psilocybin “Therapy” In U.S.

Oregon legalized facilitated use	Colorado legalized the sale of harm reduction & support services	Washington negotiating therapeutic use w/ Health Care Authority
<ul style="list-style-type: none">• Not mental health service, not billable to insurance, equivalent to psychedelic retreat or tourism• Facilitator training does not require prior mental health training• Must consume psilocybin with facilitator during arranged session	<ul style="list-style-type: none">• Untrained guides or trip sitters can advertise services• Can gift mushrooms to clients• Possession, cultivation legalized• Advertising for sale strictly labeled as illegal but people are working around the regulations	<ul style="list-style-type: none">• Psilocybin Work Group & State Psilocybin Advisory Board• UW Center for Novel Therapeutics in Addiction Psychiatry• Everything else is underground where possessing and cultivation is decriminalized in Seattle

“Some people are in psilocybin to make money and I’ve seen lots of unethical practices—people do background checks on clients, filming without consent for backup in case of lawsuits—it’s not actually psychedelic therapy if you look at the laws in Oregon. It’s considered recreational or therapeutic like cannabis or massage.”

~ Oregon Facilitator

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It Costs How Much!?!

Location	Price Range
Oregon Individual Facilitated Psilocybin Services	\$750 - \$15000 *cost of psilocybin not included
Seattle, Washington Unregulated Healing Rituals	\$1400 - \$2000 *preparation, integration & mushrooms
Colorado Microdosing Advice, Hugs & Free Shrooms	\$100 - \$1500 *from advice to trip sitting, to product
Group Retreat, All-Inclusive Luxury, The Netherlands	\$4000 - \$6200+ *not including airfare
Winter Solstice Group Retreat, All-Inclusive, Spain	\$680 *4 days, airfare not included

“There is no insurance reimbursement for psilocybin because it isn't therapy. I offer reduced cost services for people but it's still too expensive—cultivation of product, facilitation room, the training cost, my time—I gotta make a living, too.”

~ Portland Area Facilitator

At least 50 companies have signed letters of interest [...] according to a new startup called Enthea, which is a third-party administrator of health insurance plans, but one that offers psychedelic healthcare as a workplace benefit. Under the plan, the companies would pick up the tab for employees who seek alternative treatments for depression, post-traumatic stress, and anxiety using ketamine therapy—and soon psilocybin therapy in some states.

~ Psychedelic Therapy Growing As A Workplace Benefit, Fast Company

Who Gets To Trip & Who's Left Out?

- Disposable income
- FSA, HSA Plans
- Choice of Insurance
- Ability to prepay – Superbill
- Can travel and take time off work
- Companies offering boutique insurance coverage
- Willing to take a risk on illegal or questionably legal services
- People not in mental health crisis
- Not worried about government surveillance and disclosure
- Indigenous peoples – depletion of resources, psychedelic tourism & appropriation
- People with uncooperative medical teams
- Criminal history
- Incompatible mental health history – suicidal ideation, bipolar, schizophrenia
- Socioeconomic status
- Rural communities
- Uninsured or Underinsured
- Medicare & Medicaid
- Unaware of legal & available psychedelic treatment options

Bureaucracy Battle - Insurance

- Push for partial insurance coverage on therapy even if meds are denied or experimental
 - Billing for Psychedelic Assisted Psychotherapy by mental health practitioners in states where psilocybin is legal
 - Allow Ketamine Assisted Therapy billing
- Negotiations between insurers & clinics
 - Patients can't afford to pay up front
 - Superbill is too much labor for patients
 - Clinics & clinicians are not making enough, cost of labor too high
- AMA added psychedelic assisted therapy as a new CPT code
 - Positive sign for the future—we need intervention now!

MORE RESEARCH NOW!

- Multidisciplinary Association for Psychedelic Studies
- University of Washington Center for Novel Therapeutics in Addiction Psychiatry
- Program for Psychedelic Science at Yale
- Center for the Neuroscience of Psychedelics at Massachusetts General Hospital
- Johns Hopkins Center for Psychedelic Research
- Washington University's Program in Psychedelic Research
- Study of Psychedelics in Society and Culture at Harvard

- **“A society that forces its members into desperate solutions is a nonviable society, a society that needs replacing.”**

~Frantz Fanon



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- Contact information
- Slides & References
- Other resources



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