

ETHICAL PRACTICE UNDER PRESSURE:

NAVIGATING INSURANCE, FINANCIAL, AND SYSTEMIC CHALLENGES

OCTOBER 30th, 2026

9:00 AM–12:00 PM PDT

3.0 CE Hours

Sponsored by the Western Oregon Mental Health Alliance (WOMHA)

Mental health clinicians routinely face ethical dilemmas where clinical judgment, client needs, insurance requirements, and practice sustainability conflict. This training examines these challenges through the lens of moral injury, distinguishing individual responsibility from problems created by flawed or inequitable systems. Participants will explore how systemic pressures affect clinical decisions and the therapeutic relationship when insurer influence on care and financial sustainability collide—often with no perfect solution.

Objectives

- **Define moral injury** and relate it to ethical dilemmas and clinician emotional responses arising from insurance involvement in client care.
- **Identify systemic health insurance issues** that create or contribute to ethical conflicts in clinical practice.
- **Apply ethical decision-making, advocacy, appeal, and compliance-based strategies** to navigate insurer-imposed pressures while balancing client interests and practice sustainability.

Details

The training will be a live, interactive webinar and will provide 3.0 hours of continuing education.* Participants must attend the entire webinar to receive a certificate of attendance. Registrants will receive a confirmation email.

Registration: womhaipa.org/continuing-education

Date: Friday, October 30th, 2026

Time: 9:00AM-12:00PM PDT (3.0 CE hours)

\$60 WOMHA, \$75 Non-Member, \$30 Pre-Licensed, \$5 Student



This training features **Susan Frager, MSW**, founder of **PsychBilling Coach** and a clinically trained social worker who provided direct mental health services before moving into managed care. In 1998, she established Psych Administrative Partners, a billing and revenue cycle management company, followed by PsychBilling Coach in 2022. For over 25 years, Susan has helped mental health clinicians and practices navigate billing, reimbursement, contracting, Medicare, audits, appeals, and complex insurance challenges. She has presented for the APA, NASW, and state professional associations nationwide. Her experience across the insurance system brings a distinctive perspective on the ethical dilemmas of insurance-based mental health practice.

*WOMHA is a Board-Accepted Credentialing Body for the Oregon Board of Licensed Social Workers. Attendees are responsible for verifying the CE requirements of your respective licensing bodies. The webinar will be recorded for WOMHA members only. Registration fees are non-refundable and non-transferable.