

SEEKING REIMBURSEMENT FROM INSURANCE COMPANIES

Many insurance plans allow members to see any provider a member chooses and will pay for some or all of the fees for these services. While my practice is an out of network provider, it is possible your insurance may not cover out-of-network providers. If your insurance plan does cover providers who are out of network, I can complete the required documentation so that some or all of your payments are reimbursed. You will still be responsible for full payment to me at the time of our session.

Protect Yourself and Do the Research If you are considering using out of network benefits, it is wise to **first** contact your insurance company (you may call the phone number listed on your insurance ID card or look at the company website) and ask the following questions:

- Does my plan cover psychotherapy sessions with an LPC/LCSW/Psychologist, etc. ?
- How many sessions does my plan cover in a year? How many sessions do I have left?
- Does my plan cover services to out of network mental health providers?
- What is the deductible I have to meet before coverage to an out of network provider kicks in? How much of my deductible has already been met?
- What is my copay or what percentage of treatment do I pay when seeing an out of network mental health provider? How much of that goes towards my deductible?
- Is there a maximum amount per session the insurance will cover for an out of network provider?
- How much time do I have to file a claim for out of network services?
- Do I need pre-authorization or a referral from my PCP to see a therapist?
- If I need pre-authorization, do I need to call or does my therapist?
- What is the process to get reimbursed for out of network services?
- Will you cover CPT code 90791 (initial assessment)? What is the usual, customary, and reasonable (UCR) fee for _____ County for this code?
- Will you cover CPT code 90834 (45-minute individual sessions) or 90837 (60-minute individual sessions)? What is the usual, customary, and reasonable (UCR) fee for _____ County for these codes?
- Will you cover CPT code 90847 (couples sessions)? What is the usual, customary, and reasonable (UCR) fee for _____ County for this code?

Getting Reimbursed

Upon request, I will provide you with an invoice—called a "superbill"—each month. It contains all the information that most insurance companies require. If your insurance company requires that some other form be filled out, please have that form available for me to complete.

Once you have your documentation, you can provide it to the insurance company so that they may reimburse you for your payments.