

OUT OF NETWORK (OON) WORKSHEET

BEFORE YOUR FIRST APPOINTMENT

- 1) Call the member services number on your insurance card or website
- 2) Ask if your plan provides reimbursement for OON behavioral health services
- 3) If your plan provides OON benefits, ask the following questions:
 - What is the percentage of reimbursement? (see **below)
 - Do your out of network expenses apply toward your deductible?
 - How do you submit a claim?
 - What information do you need to obtain from an out of network provider?
- 4) Are there any exclusions based on diagnosis?
- 5) Are the following procedure codes covered: 90792, 99205, 99204, 99215, 99214?

Please note: the member services representative may suggest you have Dr. Boisture's office submit the claim directly as an out of network provider. *This is not an option.*

In most cases, insurance companies require the following information (which can also be found on your paid receipt issued at your appointment):

Doctor's Name:	Jennifer L. Boisture
Specialty:	Psychiatry
Doctor's NPI#:	1588742985
Tax ID#:	049720832
CPT Code:	Procedure Code; depends upon complexity and length of visit. Initial visits with Dr. Boisture are usually either 99204 or 99205 . Follow up visits are usually either 99214 or 99215 .
ICD-10 Code	Diagnosis code; e.g. F90.0.

AFTER YOUR APPOINTMENT

- 1) Keep the receipt you get from Dr. Boisture's office!
- 2) Follow your insurance company's procedure for submitting a claim for reimbursement of OON expenses.

**IMPORTANT NOTES ABOUT OON REIMBURSEMENT

1) OON reimbursement (i.e. how much you will get back from the insurance company after paying Dr. Boisture and filing your claim) is typically based upon the amount your insurance company would pay an in-network provider (aka the "allowed amount"), not upon the amount an out of network provider charges.

For example: Assume your insurance provides 70% coverage of allowed amounts for OON services and the allowed amount under your plan for a 30 minute follow up appointment is \$100 (for illustration only, plans vary widely in both percentage coverage and allowed amounts). You see Dr. Boisture for a 30 minute follow up appointment and pay \$250. If you submit a claim for reimbursement, your plan would pay 70% of amount allowed, or \$70 (70% of \$100).

2) Reimbursement for telepsychiatry visits is often substantially lower than for in-person visits. In addition, many plans do not allow any reimbursement for extended visit codes (e.g. 99215).