

# **“INSURANCE 101”**

We are here to assist with the often-mysterious world of health insurance. Below are suggested steps to learn more about insurance coverage and to understand any out of network benefits that may be available.

## **STEP 1:**

To contact your insurance company about “out of network benefits,” locate the customer service number, which is usually printed on the back of the insurance card. If you do not have an insurance card, the company’s website should list a customer service number for subscribers. You will be required to provide the following information:

### **CLIENT’S INFORMATION:**

- Client’s Subscriber Number (usually listed on the front of the card)
- Client’s full name (as it is listed on the card)
- Client’s date of birth

### **FACILITY INFORMATION:**

- Facility’s name, phone number, address, and Clinician’s NPI Number (Below)

#### **ADDRESS/PHONE NUMBER:**

*Marriage and Family Therapy Services - (828) 328-4673  
832 2<sup>nd</sup> Ave. NW  
Hickory, NC 28601*

#### **CLINICIAN’S NPI NUMBER:**

*Aaron Horn – NPI #: 1467882951  
Amy Mann – NPI #: 1194895557  
Liza Shaw - NPI # 1861439945*

## **STEP 2:**

Call the customer service number. Choose the option that indicates you are the “card holder” and also that you are calling about “Benefits and Eligibility.” If you reach an automated Voice system, you can repeat the word “REPRESENTATIVE” until you bypass the rest of the various options (this is a shortcut that usually saves valuable time). Alternatively, you may be able to get a human-being faster by hitting the “0” button repeatedly if the voice-system is not an option. When a representative answers, **inform him/her that you are calling to verify out of network benefits.** Specify that the visit you are inquiring about is called a “*Mental Health outpatient office visit.*”

## **DEDUCTIBLES**

If you do, in fact, have out of network benefits, the representative may inform you that you have a deductible to meet first, before any benefit is paid. A deductible is the amount of money the subscriber must pay out of their own pocket, before any insurance benefit will kick in. Be sure you get the amount of the deductible. Also, find out if there has already been some money paid toward your out of network deductible for this year, and ask whether or not this amount is tracked on a calendar-year basis, or a renewal-date basis (it is important to know when the deductible will start over). The more money that has been paid towards this out of network deductible, the sooner your insurance benefit will kick in.

## **COPAYS/PERCENTAGES**

Your benefits may reimburse you all except for a set amount of money (copay), or in the amount of a percentage of the “allowable” or “usual and customary” rate. This is the maximum rate that your insurance company will allow for a particular service, but may be less than our full fee. These services are assigned “Procedure Codes,” which describe the procedure provided on a particular date of service. Be sure to ask the representative about what the allowable rates are, for the following Procedure Codes to determine how much the reimbursement will be, based on the percentage of the amount, or the fixed copay amount.

<b><i>Adults:</i></b>	<b><i>Children:</i></b>
90791 – Initial Consultation	90791 – Initial Consultation
90834 – Individual Psychotherapy	90834 – Play Therapy
90837 – Extended Psychotherapy	90837 – Extended Play Therapy
90846 – Family Therapy without Client Present	90846 – Family Therapy without Client Present
90847 – Family Therapy with Client Present	90847 – Family Therapy with Client Present
96101 – Psychological Testing	96101 – Psychological Testing
90880 – Hypnotherapy	

**Be sure to ask if both in-office AND telehealth sessions for each of the above codes are covered.** Also, ask specifically what documentation will be required to be submitted with the claims. We will be happy to provide a detailed receipt with Date(s) of Service, Procedure Code(s), and all Diagnosis Codes. Also, ask where to locate claim forms. Usually insurance companies offer claim forms on their website, or you can ask them to mail you several. Be sure you get the correct address to mail the claims.

For more information, or questions about completing the claim form, feel free to discuss with your therapist or other representative of Marriage and Family Therapy Services.