

## Relationship ReDiscovery Center: Insurance Call Guidance

Today's medical systems are very confusing and can be challenging to navigate. This guidance and the attached Insurance Call Form will help you obtain needed information to begin your counseling and to determine your approximate cost. Insurance companies do state that they cannot accurately determine your final cost until the bills have been submitted and processed. The following steps are likely to result in a close estimate. The key words and phrases noted in bold type will help you, as will continued patience.

Step 1: Please call your insurance company BEFORE your first appointment. Your insurance card will list the needed customer service phone numbers. If multiple numbers are listed call the number for "Behavioral Health" or "Mental Health". Follow all the prompts until you are connected to a person. Let them know you are a "**member**" calling about "**routine outpatient mental health counseling services**". Some of the following questions may be answered before you ask. Write down all answers on the attached Insurance Work Sheet.

Step 2: Verify in-network status of your counselor by asking, "**Is Bill Gould LCPC an in-network provider? His address is 444 Main St, Lewiston, Maine.**"

Step 3: Ask, "**Is preauthorization required for routine outpatient mental health counseling services**". If the answer is yes, ask: "**Is this an EAP authorization?**" If they answer **yes** state that "**Bill Gould DOES NOT accept and WILL NOT bill EAP services.**" Please note that regardless of what your insurance company may say, Bill DOES NOT provide EAP services. - You may be asked a few questions before they provide an authorization number, the number of allowed sessions, a start date and ending date. If no preauthorization is required move on to the next step.

Step 4: Ask, "**Do I have a deductible?**" If they answer yes ... Ask, "**What is the remaining balance?**" You may be given figures for both in-network and out-of-network.

Step 5: Ask, "**What is my co-pay or co-insurance?**" this is a set dollar amount or a percentage rate.

Step 6: Even if you are not interested in TeleTherapy, you still should ask, in case the need arise in the future. Ask, "**Does my plan cover TeleHealth services mental health counseling?**" "**Is both video and phone sessions covered?**"

Step 7: This step only applies if you are coming for support as a couple. In such cases it is important to ask your insurance company: "**Does my insurance policy cover "Family Counseling"?**" Please note, it is important to use the term "**Family Counseling**"; if you use the terms "Marriage Counseling", "Couples Counseling" or "Relationship Counseling" most insurance companies will state that they do not cover those services and likely will not mention if they cover "Family Counseling", unless you ask. If your insurance company does not cover "Family Counseling", alternative service and billing options will be explored and defined in our first session or by calling, Bill Gould at 207-689-5412 for clarification.

If coming in as couple it may be helpful to complete separate Insurance Work Sheets, one for each of you. This can be of value especially if your insurances are through different insurance companies. Sometimes there can be financial advantages to using one insurance over the other.

This call to your insurance company may not result in a clear estimated cost per a session. In such case the information you provide on the attached Insurance Work Sheet may make it possible to determine an estimated session cost by reviewing the insurance company's historical data in our billing records.

## Relationship ReDiscovery Center: Insurance Call Form

Client Name: \_\_\_\_\_ Date Ins Called: \_\_\_\_\_

Insurance Company: \_\_\_\_\_

Insurance Member ID#: \_\_\_\_\_ Group#: \_\_\_\_\_

If noted on Card, small print, Payor ID#: \_\_\_\_\_ \*Prover Service Phone number: \_\_\_\_\_

\* Provider Service Phone number maybe listed as "Behavioral Health" or "Customer services" on the back

Step 1: Please call your insurance company and let them know you are a member calling about **"routine outpatient mental health counseling services"**.

Step 2: Ask, **"Is Bill Gould LCPC an in-network provider? His address is 444 Main St, Lewiston."**

Bill Gould LCPC is ....  In-Network or  out-of-network

Step 3: Ask, **"Is preauthorization required for routine outpatient mental health counseling services"?**

No preauthorization is required or  Yes preauthorization is required

If yes .... ask: **"Is this an EAP authorization?"** If they answer **yes** state .....

**"Bill Gould DOES NOT accept and WILL NOT bill EAP services."**

(Regardless of what your insurance company may say, Bill DOES NOT provide EAP services.)

Preauthorization number: \_\_\_\_\_ Number sessions: \_\_\_\_\_

Preauthorization start date: \_\_\_\_\_ End date: \_\_\_\_\_

Step 4: **"Do I have a deductible?"**  Yes  No

In-Network Deductible amount: \_\_\_\_\_ In-Network remaining Balance: \_\_\_\_\_

Out-Network Deductible amount: \_\_\_\_\_ Out-Network remaining Balance: \_\_\_\_\_

Step 5: **"What is my co-pay or co-insurance?"** Co-pay/Co-insurance \_\_\_\_\_

Step 6: Ask, **"Does my plan cover TeleTherapy and or phone for mental health counseling?"**

TeleTherapy (Video)  Yes  No End date: \_\_\_\_\_ if any

Phone sessions  Yes  No End date: \_\_\_\_\_ if any

Step 6: For couples only: ask, **"Does my insurance policy cover "Family Counseling"?"**

Yes, Family Counseling is covered  No, Family Counseling is not covered