

Headway Information

What is Headway? Headway is a company that Danielle Putrow/ Desert Sky Mental Health works with to accept **United and Aetna** insurance for patient appointments. Headway verifies benefits, does the billing and claims, and collects the copays/ deductibles/ and no-show fees for appointments.

Does this work with all insurance? No, at this time, just United and Aetna. Cigna and Compsych insurance is accepted, collected, and billed by the office (not using Headway). Patients with other insurance are considered Self-Pay.

How does it work? Let the office know that you have United or Aetna insurance. We will submit the patient name/ email address to Headway. They will email you, asking for:

- Insurance information (ID number, subscriber info)
- Payment method (credit card, HSA, bank account) for copays, etc
- You to complete two legal forms- Privacy Policies and Financial Responsibility

Once you have given them the info, they will verify it, which can take a few business days. You will be considered self-pay for the office until verification is done.

Is there a possible downside? Contracted rates with insurance are higher than the self-pay rates the office offers. Headway also charges a fee to deductibles (about \$20-25 for each appt) for their service. Patients with high deductible plans may need to weigh the pros and cons; it will probably be less expensive to stay self-pay for the office unless you would meet the deductible early in the year. Max rates for each type of appointment are listed on the Financial Agreement on desertskymh.com, but vary based on each insurance company. Headway fees are in addition to the max rates. Please ask us if you would like to know the exact contracted rate (your Headway account should also show this).

When would my card be charged? Headway generally charges within 24 hours after the appointment, but this may vary. If your card declines, you must update your payment info with them directly. Outstanding balances must be paid before the next appt.

What if I have questions about an overpayment or I need a receipt? You would contact Headway directly- this office will no longer be collecting your payment or your credit card info. All payment issues are handled by Headway.

(07/23)