

## Dealing With Your Insurer and Out of Network Benefits

Dr. Morey is a panel provider for Blue Shield, Blue Cross, Medicare and United Behavioral Health. Dr. Morey is an out-of-network (OON) provider for all other insurance plans. If you are insured through one of these four companies, as a courtesy, Dr. Morey's office will submit claims for you.

If Dr. Morey is not a panel provider for your insurer---he will supply you with a monthly Super Bill (receipt), with all the necessary codes to submit to your insurance plan. However, Dr. Morey does not guarantee that you will be reimbursed by your insurer. This is between you and your insurer. If authorization for out-of-network benefits is not obtained prior to your appointment with Dr. Morey, your insurance company may deny your claim. It may be helpful to follow these steps in requesting approval for out-of-network benefits:

1) Contact your health insurance plan to see if you will be fully or partially reimbursed for Dr. Morey's services by calling the number on the back of your insurance card. If there is a number for Behavioral Health or Mental Health, use this number. Ask to speak with someone regarding Out-of-Network Benefits for Behavioral Health or Mental Health services.

2) Request the following services: All clients start with an intake session (90791) and therapy sessions will be coded under Individual or Family (90834 and 90837)

3) Ask whether a form must be completed. If so, request a copy of this form. Note the fax number, mailing address, or e-mail address where this form should be sent.

4) Complete the top portion of the form including the client's name, date of birth, the insured's name and social security number, the insurance name, and ID number, etc. Dr. Morey can help you to complete the form if necessary.

5) Ask your insurance company for the dollar amount that you will be reimbursed based on the following CPT codes. Dr. Morey's fee is \$180.00 per session for all of the CPT codes listed.

-90791 Diagnostic Interview (all clients begin with this intake)

-90834 Individual/Family Psychotherapy, 45-minute session

-90847 Individual/Family Therapy, 55-60-minute session

6) Ask the insurance company to quote you the amount they will reimburse you in dollars, based on the CPT codes listed above. They may say that reimbursement is a percentage (such as 60%). This means that they will reimburse you 60% of their "usual and customary rate" (UCR) that they have set. Yet, this is not 60% of Dr. Morey's fee. For example, the insurance company may reimburse to you 60% of the UCR which they may calculate at \$100—leading to a reimbursement amount of \$60 to you. Even so, Dr. Morey's fee per session remains \$180.00. Also, be sure to ask your insurer about co-pays, deductibles, and annual limits.