

Understanding Insurance Benefits and Working With Live Happier Counseling

I understand working with insurance can be confusing and frustrating at times. I want to do my best to help you navigate the process and figure out whether our sessions together are covered by your insurance plan.

An Out-of-Network Provider has not been credentialed or signed a contract with the particular insurance company. You may have a lower deductible or co-payment for selecting an In-Network provider.

I choose to be an out of network provider so that I can devote my time to you and your care instead of administrative time spent appealing insurance payments. Because I believe in what I do, I always hope your plan covers my services! Choosing to be an Out-of-Network provider was a difficult decision I made as a result of previous experience working directly with insurance companies.

Payment for services is collected at the time of your visit. You will be provided with a superbill that you will submit to your insurance company for reimbursement. A superbill is a detailed receipt with billing and diagnosis codes. If you are used to paying a co-pay and having your doctor submit directly to your insurance plan, then this is the exact opposite of your usual process.

A superbill does not guarantee reimbursement but there are some things you can do to understand if your plan covers our visits. Please remember it is your responsibility to understand what your plan does and does not cover.

Here are some necessary steps in understanding your coverage:

Call the member services number on the back of your insurance card and ask:

- Does my plan cover mental health counseling? Yes No
 - If yes, how many sessions are allowed? _____
 - Is coverage limited to certain medical diagnoses? _____
 - Does my plan *only* cover visits that are considered "medically necessary?"

 - Do I have a deductible to meet first? Yes No
 - If yes, how much? _____
 - How much has been met? _____
 - Do the stated benefits differ between for In- or Out-of Network providers _____

- (Note: reps will often automatically quote In-Network benefits, so it is important to ask)
- Record time called, representative name, and ask for a reference number for your call:

Some useful information when talking with representatives:

Tax Identification Number: 47-1005603. Assigned by the IRS it is used to identify the tax accounts of employers and certain others who have no employees.

Nancy Jane Smith LPC, MsEd National Provider Identification Number: 1265684609. The purpose of the NPI is to uniquely identify a health care provider in standard transactions, such as in coordination of benefits between health plans, health care claims, and in patient medical record systems

Billing or CPT Codes: 90837 for One on One Counseling CPT (Current Procedural Terminology), billing, or procedure codes are numbers assigned to every task and service a medical practitioner may provide to a patient. In this case, referring to a face-to-face visit with a dietitian in an outpatient office setting.

Deductible. The specified dollar amount for certain covered services that the member must incur before benefits are payable for the remaining covered services.

Diagnosis codes. The International Classification of Diseases, Clinical Modification (ICD-10-CM) is a classification used in assigning codes to diagnoses associated with inpatient, outpatient, and physician office utilization in the U.S. Examples of common diagnosis I use: adjustment disorder with mixed mood, generalized anxiety disorder, adjustment disorder with anxiety, adjustment disorder with depression.

Sample Superbill:

		Superbill															
Live Happier Counseling		Date: 26 April 2018 Invoice No.: 102 For Questions Call: 614-312-3961															
Jane Doe 123 ABC Way Columbus, Ohio		Live Happier Counseling 1550 Old Henderson Road, S-202 Columbus OH 43220															
		Previous Balance: \$0.00															
<table border="1" style="width: 100%;"><thead><tr><th style="width: 15%;">Date</th><th style="width: 40%;">Service</th><th style="width: 10%;">Place of Service</th><th style="width: 10%;">Units</th><th style="width: 25%;">Charge</th></tr></thead><tbody><tr><td>04/26/2018</td><td>90837: One on One Counseling</td><td>11</td><td>1</td><td>\$150.00</td></tr><tr><td colspan="4" style="text-align: right;">Total Charges:</td><td>\$150.00</td></tr></tbody></table>	Date	Service	Place of Service	Units	Charge	04/26/2018	90837: One on One Counseling	11	1	\$150.00	Total Charges:				\$150.00		
Date	Service	Place of Service	Units	Charge													
04/26/2018	90837: One on One Counseling	11	1	\$150.00													
Total Charges:				\$150.00													
Diagnostic Code(s): F43.23		Total Paid: \$150.00 Invoice Amount Due: \$0.00 Balance Due: \$0.00															
Billing Provider: Name: Nancy Jane Smith, LPC NPI #: 1265684609 Tax id: 14-1997101 License #: C0600198																	
Rendering Provider: Nancy Jane Smith, LPC Staff License #: C0600198																	