

## Getting the Most from Your Insurance

To determine if you have insurance coverage for behavioral intervention, you will need to call your insurance company and request the information outlined below for Eligibility & Benefits. PIP and MEDICARE do not need to call. Before calling, you will need a diagnosis from your therapist. Fill in the space below marked "diagnosis". You will need your insurance identification card, a pen or pencil, and this form. **Remember: You are the customer, you have the right to this information and to be treated politely and with patience.** Begin by saying: "I am calling to find out what coverage my out of network benefits offer for a series of services provided by a licensed Nurse Practitioner." If you already know, tell the insurance company what your diagnosis is or that you still need to find out: \_\_\_\_\_.

After you answer all of the representative's questions, ask, "To whom am I speaking?" Write down representative's Name: \_\_\_\_\_

Phone Number, Ext.: \_\_\_\_\_

Ask: "Must I obtain a pre-authorization or a referral to be evaluated?" \_\_\_\_\_

Who must obtain this? \_\_\_\_\_

**PLEASE NOTE: You must first find out if you have out-of-network benefits. If you do, you need to then find out how much is your deductible and what is your co-insurance (percentage you will owe each visit). YOU ESPECIALLY NEED TO FIND OUT IF A "PRECERTIFICATION" IS REQUIRED AND REQUEST IT!** Will the checks be sent to me \_\_\_\_\_ or to the provider \_\_\_\_\_?

### INTAKE INTERVIEW

**Ask the representative:** Is a diagnostic interview-( 60 minutes) CPT code 99204 covered? \_\_\_\_\_ The charge is \$295.00. How much will I be reimbursed? \_\_\_\_\_. Next, the representative will ask what procedures are going to be performed. If the representative does not ask, tell them that you have questions about the coverage for a number of procedures and that you have the codes for these procedures which are listed below.

### PSYCHOTHERAPY WITH MEDICATION MANAGEMENT

**Ask the representative:** Is psychotherapy with medication management (20-30 minutes) – CPT Code 90838 covered? \_\_\_\_\_ The charge is \$150.00. How much of this is covered under my plan? \_\_\_\_\_ Is there a maximum dollar amount for this service? \_\_\_\_\_

### MEDICATION MANAGEMENT

**Ask the representative:** Is medication management (15 minutes) – CPT Code 90833 covered? \_\_\_\_\_ The charge is \$75.00. How much of this is covered under my plan? \_\_\_\_\_ Is there a maximum dollar amount for this service? \_\_\_\_\_

### **Now ask the representative:**

What is my maximum lifetime benefits for these procedures? \_\_\_\_\_

What limitations are there on my coverage? Daily \_\_\_\_\_, Weekly \_\_\_\_\_, Monthly \_\_\_\_\_, Annually \_\_\_\_\_.

What deductions must be satisfied before reimbursements are made? \_\_\_\_\_

How much of my deductible has been satisfied to date? \_\_\_\_\_

Once again, ask for your representative's Name: \_\_\_\_\_

After ending the conversation, record date \_\_\_\_\_ and time \_\_\_\_\_ of call.

Then bring the completed form to our office. We will make a copy for our records. You should keep the original.

## COMMONLY TREATED "ICD-9" DIAGNOSTIC CODES

### Behavioral Health Diagnosis

ADHD: **314.01**

Major Depression: **296.00**

Obsessive Compulsive Disorder: **300.30**

Bi Polar Disorder: **296.40**

Panic Disorder: **300.00**

PTSD: **309.81**

Generalized Anxiety Disorder: **302.60**

Adjustment Disorder: **309.00**