

Full Life Counseling Information to Help when Calling your Insurance Company

It is helpful for you to know how much your insurance will reimburse you for your visits at Full Life Counseling before you begin counseling services. We are providing this worksheet to help you when you contact your insurance company to ask about your benefits and eligibility. It is designed to help you answer potentially confusing insurance questions. **It would be wise to read through this whole procedure before you call.**

- **Contact your insurance company at the customer service number** (usually found on the back of your insurance card) and follow the steps below. Be sure to gather **all** the information.

- If you have any questions about this form, call us at (336)923-7426.
 1. When you contact customer service let them know you are calling to determine your insurance plan's mental health coverage. Tell them **Full Life Counseling is -- an outpatient, out-of-network* provider with licensed clinical mental health counselors (LCMHCs) and licensed clinical social workers (LCSWs).**

 2. **Ask the following questions:**
 - a. **Will my insurance pay out-of-network benefits?** ____ Yes or _____ No

 - b. **If yes,**
 - i. **How much will they cover for a "out-of-network mental health office visits**" (usually a % of their "usual, customary and reasonable" fee****)**

 - ii. **Is there a limited number of visits per year?** ____ How many? _____

 - iii. **Is there a deductible?** ____ How much? _____

 - iv. **Has any of the deductible been met?** ____ How much? _____

 - v. **Is this deductible for a calendar year or other time period?** ____ What is the time period? _____

vi. **Do these services require authorization?** _____

If Yes, who needs to obtain the authorization, you or Full Life Counseling?

3. After you have the answers to these questions:
 - a. You should know the estimated insurance coverage for sessions at Full Life Counseling.
 - b. If you have questions, please contact the Front Office (336-923-7426) and we will try to answer any questions that you have.
4. You will be responsible for payment of the fee at the time of each session. All Full Life clients are asked to provide a form of payment and authorize charges on the card on file so we have permission to charge after each session.
5. The process for filing the superbills is a pretty straightforward process:
 - a. After each session, Full Life generates a “superbill” that is available to your through our client portal, accessed at: <https://full-life.clientsecure.me/>
 - b. Superbills aren’t really “bills” at all. They are more like super-receipts that include diagnosis codes, procedure codes, and all the other numbers insurance companies require in order to pay claims. Your insurance company will not reimburse for your sessions without this information.
 - c. For those with BCBS of NC, Cigna and United Healthcare, we have a link to those self-claim forms on our website at <https://fulllifecounseling.com/fees-insurance/>. If you have other insurance, you will need to go to your insurance company account online and print out a blank claims form and complete it.
 - d. Attach the superbill(s) to the completed form. Be sure to state on the form that we are out of network and that you have already paid us for the appointment so that the reimbursement will come directly to you. Look to see if there is a place to mark yes or no to “accept assignment.” Mark your answer “no” so that they pay you rather than Full Life.
 - e. *Remember:* the sooner you get your superbills in to them, the sooner you will start getting something back.

* Full Life Counseling is an out-of-network provider. For some insurance policies this means a different deductible or coverage rate than for an in-network provider.

** It can be helpful to have the Service codes when getting pre-approval or to ask if there are different coverage amounts for these different services. These are the most common codes used at Full Life Counseling:

Counseling CPT Codes:

Intake & Assessment Sessions: 90791	Family Therapy without Client present 90846
Psychotherapy 60 min. 90837***	Family/Couple's Therapy with Client 90847
Urine Drug Test 80307	

*** This is the most likely code that will be filed for most of your sessions unless you are coming for family/marital sessions or for testing.

****“Usual, Customary and Reasonable rate” is an insurance term that means that the insurance company will NOT pay a straight percentage of our charge; rather, they pay a percentage of a fixed amount which they determine and that fixed amount is often less than our charge. This is standard insurance industry practice, and does not mean that Full Life Counseling's charges are higher than the average. In fact, Full Life Counseling's prices are comparable to, and even lower than, other practices in our community. You are responsible for paying any amount that your insurance does not pay, and we will ask you for that amount at the time of your visit.

For example, if your insurance says that they will pay 70% of a usual, customary and reasonable (UCR) fee, and they determine that the UCR fee is \$80, they will pay \$56 (70% x \$80) and you will pay the difference between that and our charge of \$120. In this example, you would pay \$64 per counseling session (\$120 - \$56).