

What you Need to Know About Insurance Coverage

This form is to help clarify the details of insurance coverage, in an effort for you to make the most informed choices possible about your care.

Guarantee of Coverage:

Unfortunately, I cannot guarantee payment by insurance, as I rely on the accuracy of information I receive when verifying your benefits. I will make every effort to work with you in supporting insurance claims, however, and making sure you receive all the benefits available to you for my services.

Amount of Coverage:

Within the field of psychology, some services are fully covered by insurance and others only partially, or not at all. The medical insurance industry provides coverage for individuals who suffer from problems which have specific systems. Insurance coverage is typically focused on the elimination of severe symptoms and the return to adequate levels of functioning.

Unfortunately I cannot always predict how much insurance will pay and exactly the point at which insurance coverage will end. However, I will make every effort to keep you informed of your benefit status.

Managed Care:

In more cases than not, insurers are utilizing the services of Managed Care Organizations (MCOs) which review claims and treatment plans to determine the 'medical necessity' of care. These MCOs then authorize specific types and length of services. Please note: since benefits are contingent on medical necessity, the number of approved sessions may be less than your insurance limits. I will inform you of any MCO administration of your care, and work with you as treatment plans are formalized and submitted for authorization.

Deciding on Your Care:

Often clients frequently elect to utilize my services even when they have no insurance coverage, or after their insurance coverage ends. In these cases the cost of care is paid out-of-pocket. I hope that your decision as to the focus of your therapy (duration, goals, etc.) can be made conjunctively and take into account your current situation, resources, etc.

I am more than willing to discuss any questions you may have regarding your insurance and payment for your therapy and/or other services.