

# *Hope Renewed Counseling Services LLC*

It is important for you to know about insurance and reimbursement. Following are guidelines.

**Prior to your appointment** call your insurance company. The phone number for your benefits will be on the back of your insurance card. Plan for a 15 minute phone call and be sure to have your insurance card with you as there will be numbers they will ask for that are on the front of the card.

## **Ask the following questions:**

1. Is pre-authorizations required for outpatient mental health visits? Yes\_\_\_\_\_ No\_\_\_\_\_
  - Be sure to ask for “outpatient mental health visits” NOT “marriage or family counseling”. (Many insurance plans do not cover “marriage or family counseling”.)
  - If pre-authorization is required get the authorization number and how many visits are approved. You will need to give these to your therapist.
2. Where should the claims be sent? (Sometimes mental health claims go to a different address than medical claims.) Please give this address to your therapist.
3. Is Hope Renewed Counseling Services in their insurance network?
  - If NO - do they have out of network benefits?
4. Is there a deductible with this plan. If YES - how much? \_\_\_\_\_
  - If YES, has the deductible been met? Yes \_\_\_\_\_ No \_\_\_\_\_
5. Is there a Copay or Coinsurance? If YES - how much? \_\_\_\_\_

**The first visit:** we will need to make a copy of your insurance card, please have it with you. Our billing services will bill your insurance company When we receive your Explanation of Benefits (EOB) we will bill you for any deductibles or copays.

**EAP's** (Employee Assistance Plans): Check with your Human Resources department to see if your employer has purchased an EAP. This will allow your a certain number of sessions (it depends on the plan) to see a therapist without cost to you.

**Medicaid:** Currently only Forward Health is covered at Hope Renewed Counseling, not an HMO.

**Cash:** If you are not using insurance we offer a \$25 discount if paid at time of service. This can be done using cash, credit card/debit card or check.

**HSA's** (Healthcare Spending Accounts): Some employers offer HSAs. You can be reimbursed for your payments from money they have put into your HSA account. Check with your Human Resources department.

**HMO's** (Health Maintenance Organizations): We are not able to take most HMOs, but ask anyway. Many HMO plans also have POS and PPO plans that we are able to take, such as P+ POS and Unity POS.