

Reintegrative Health Institute

Insurance Guide

If you want to find out whether your health insurance will pay for the initial evaluation or the treatments, you must call the insurance company and ask a series of questions. This form is designed to guide you through these questions and record the answers that you are given.

1. Before making the call, write the diagnosis and code in the space below and have your, or the patient's, insurance card with you.

Diagnosis		Code	
Fill in whatever is appropriate, i.e. Migraine, Brain Injury, Depression, Anxiety, ADHD (<i>we are ruling out this diagnosis</i>)		ICD-10 from MD or DO (<i>often carries more weight with insurance company</i>)	DSM V from non-MD (<i>PhD, BCN, MSW, LMFT</i>)

2. When your call is answered, ask the name of the person you are speaking with. Make a note of it here along with today's date.

Full Name	Date
-----------	------

3. Begin by saying...

"I'm calling to find out what coverage I have for certain services provided by William G. Collins, Ph.D., a board-certified neurotherapist and a marital and family therapist. He is not an in-network provider, but an out-of-network provider. I will be paying the bill and need to be reimbursed. There is no in-network practitioner in this area with Dr. Collins' experience and success rate. We want to see him for these reasons. We are looking to rule out [previous diagnosis]."

4. You may then be asked for information that is on the insurance card. You may be asked for the diagnosis. Give both the *diagnosis name* and *code number*.

5. You should then be asked what procedure or therapy is being performed. Share that information and then state: "**I have questions about coverage for a number of procedures.**"

Is this...covered?	Covered? Yes or No	Code	Charge	How Much Reimbursed to Me?
Digital EEG Recording		CPT code 95816	\$475	
Digital Analysis of the EEG		CPT code 95957	\$522	
Psychological Diagnostic Visit		CPT code 90791	\$297	/continued

TREATMENT FEE - \$197

<i>Is this covered?</i>	<i>Covered? Yes or No</i>	<i>Code</i>	<i>Charge</i>	<i>How Much Reimbursed to Me?</i>
Psychophysiological Therapy (Neurofeedback)		CPT code 90876	\$197	
Biofeedback Therapy		CPT code 90901	\$197	
Individual Psychotherapy		CPT code 90834	\$197	
Psychotherapy with Psychophysiological Therapy (Neurofeedback)		CPT code 96152	\$197	
Family Therapy Meeting with Parents		CPT code 90847	\$197	

<i>Question</i>	<i>Answer</i>
Is pre-certification necessary?	
Is there a limit on the number of sessions per week, or per year, for any of the CPT codes that I have asked about?	
Are there any other limits on my coverage for this diagnosis and these procedures?	
Is there a deductible?	
Is there an authorization number?	
Can this be covered under requested special exception network provider? (This means the insurance company will do this for THIS situation and act like we are an in-network provider.)	