

# Insurance

## Frequently Asked Questions

Here are a few things to know about insurance and therapy. For more specific and complete information about your insurance plan, coverage, benefits, policies, procedures, and limitations, we encourage you to contact your insurance company directly.

### **Why Are Many People Choosing NOT to Use Their Insurance for Therapy?**

1. **NO COVERAGE:** Most insurance plans don't cover couples counseling.
2. **PRIVACY:** Insurance companies require therapists to submit a formal mental health disorder diagnosis, which becomes part of their permanent medical record.
3. **LIMITING & SELECTIVE SUPPORT:** Insurance companies limit services that can be provided and who you can receive them from.
4. **HIGH DEDUCTIBLES:** Insurance policies often have high deductibles that must be met before full insurance coverage benefits apply – many clients won't reach those deductibles.
5. **HSA & AFFORDABILITY:** Many clients find that therapy services are more affordable than they realize. Some also choose to use their Health Savings Account (HSA) instead.

**Am I Able to Use My Insurance Benefits at Renew Relationship Counseling?** If you have insurance benefits for therapy, you may be able to utilize those benefits with us. The exact amount covered (if any) is hard to say as each insurance carrier and benefit package is different. We can provide you with a "Superbill" for Insurance Reimbursement," which is a standard form that insurance companies use to determine your benefit coverage. You would pay the full session amount to Renew at the time of your service, we compile these Insurance Reimbursement (Superbill) statements for you to submit to your insurance company, and then the insurance company reimburses you directly for any benefits you qualify for.

### **Why Doesn't Renew Relationship Counseling Bill Insurance Directly?**

- To keep our rates lower for all of our clients!
- For many clients, couples counseling is not covered by their insurance.
- Insurance plans don't consider some problems "medically necessary".
- Clients with high-deductible plans often pay out-of-pocket for most of their services anyway.
- Some of our clients prefer to use their HSA or have other resources helping with funding.
- Clients with insurance benefits are often still able to use their benefits through Superbills.

**What Is the Best Way for Me to Find Out If I Have Insurance Coverage for Therapy Services?** If you choose to use your insurance benefits to help pay for your therapy, we strongly recommend you contact your insurance company before your first appointment with us to verify your coverage and ask any questions you may have. Call your Insurance Customer Services department by dialing the 1-800 number on the back of your insurance card. The first question you will want to ask is whether you have coverage for couples counseling or mental health counseling in general. If you do have coverage for counseling, you will then want to ask specifically about coverage for those services at Renew Relationship Counseling. Here is the practice information your insurance company will need for Renew Relationship Counseling to answer that question:

**Practice Name: Renew Relationship Counseling**

- EIN (Employer Identification Number) / Tax ID Number: 47-4522258
- Be sure to ask what your coverage would be if you received Individual/Couples Therapy with us, not just whether we are in-network or out-of-network, as often insurance companies will still reimburse for services out-of-network at a little bit lower rate. Also, sometimes the coverage rate is different for Individual Therapy vs. Couples Therapy vs. Family Therapy
- Sometimes your insurance company will also request an NPI (National Provider Identification Number). This is a unique provider number for the specific Therapist that you will be seeing at Renew Relationship Counseling. We are happy to provide that number to you.

**If I Choose To Pursue Insurance Coverage For My Services At Renew Relationship Counseling, What Is The Best Way For Me To Begin That Process?** Following your first appointment at Renew Relationship Counseling, and once you have paid for that appointment in full, you will need to request a Superbill statement for Insurance Reimbursement from Renew Relationship Counseling. The Superbill statement will contain all of the information that your insurance company will typically need to determine your eligibility for benefits.

Once you have received this statement from Renew Relationship Counseling, you will want to contact your insurance company (the 1-800 number on the back of your insurance card) and let them know that you have a Superbill Insurance Reimbursement statement for therapy that you'd like to submit. They should be able to provide you with directions for their process from there, which typically involves having you either fill out a claim form containing the major points of information provided to you on our Superbill statement and/or having you send our Superbill statement directly to them for review. If you begin this process and run into additional questions, don't hesitate to get in touch with us and we will be happy to assist.

Below is a generic sample of this statement, with highlighted areas marking the major points of information your insurance company will typically need:

From Renew Relationship Counseling  
815 W 450 S Suite #110  
Springville, UT 84663

### Statement for Insurance Reimbursement

To John Doe  
311 Kirby Ln  
Provo, UT 85858

Client | John Doe

Statement | 0002  
Issue Date | 08/08/2017

Insured Company | Your Insurance Information  
Member Plan Group

Provider | Therapist: Jane Doe  
Therapist Phone: 555-55-5555  
Therapist Email: LMFT@email.com  
Therapist NPI: 5555555555

Practice | Tax ID: 55-5555555  
NPI: 0101010101

DX	Diagnosis Code
1	F55.5

Date	Service	DX	Description	Fee	Paid
09/09/2017	90847	1	Family psychotherapy, conjoint psychotherapy with the patient present	\$150	\$150
09/16/2017	90847	1	Family psychotherapy, conjoint psychotherapy with the patient present	\$150	\$150
09/23/2017	90847	1	Family psychotherapy, conjoint psychotherapy with the patient present	\$150	\$150

Total Charges \$450  
Total Paid \$450  
Make payments to: John Doe

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