

# Insurance

## Frequently Asked Questions

Here are a few things to know about insurance and therapy. Contact your insurance company directly for more specific and complete information about your insurance plan, coverage, benefits, policies, procedures, and limitations.

### **Does Renew Relationship Counseling Bill Insurance?**

No, we do not bill insurance. Most insurance companies don't consider marriage counseling medically necessary, and therefore have limited or no coverage for marriage or relationship counseling services. So to keep our prices more affordable for everyone, we do not bill insurance.

### **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, Flex Spending, & AFFORDABILITY:** Many clients find that therapy services are more affordable than they realize. Some also choose to use their Health Savings Account (HSA) or Flex Spending account instead.

## **If I Have Insurance Benefits, May I Use Them at Renew Relationship Counseling?**

If you have insurance benefits that cover our services, 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 still pay the full fee at the time of your service with us and then you can submit those statements to your insurance company to see if they are willing to cover any of the services you are receiving. We are happy to put those superbill statements together for you as often as you would like.

## **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, simply request a Superbill Statement for Insurance Reimbursement from us. The Superbill statement will contain all of the information that your insurance company will 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.

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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