Using Out-of-Network Insurance Benefits

Campbell
PSYCHOLOGICAL SERVICES

Please note that it is your responsibility to coordinate with your insurance plan regarding your out-of-network benefits and to submit claims for possible reimbursement. Below is information that we hope will be helpful, but we do not take responsibility for out-of-network insurance reimbursement. Clients being seen out-of-network are responsible for paying in full at the time of service. Our current rates are available at http://campbellpsychpa.com/rates-insurance/

- We encourage you to find out what your insurance plan covers for out-of-network benefits. Some insurance policies will only cover 45-minute therapy sessions and will not reimburse for longer sessions, while other insurance policies do not cover family therapy. Below are the billing codes most frequently used by our practice. If your plan does not cover one or more of these codes, please let your therapist know right away.

  90791 – Diagnostic evaluation (intake)
  90837 – Individual therapy (53+ minutes)
  90834 – Individual therapy (38-52 minutes)
  90846 – Family therapy without client present
  90847 – Family therapy with client present

- If and when you are ready to submit an out-of-network claim, ask your therapist to provide you with a Statement for Insurance Reimbursement (a.k.a. "Superbill"). This statement will include a mental health diagnosis, billing codes, and dates for the services provided. Your therapist will need to sign the statement for you, so it is best to request it when you are at the office for an appointment.

- The app "Better" is designed to assist families with submitting out-of-network claims and obtaining reimbursement as allowed by the insurance policy. This may a useful resource for some families, while other families may prefer to submit claims directly to insurance themselves. "Better" does collect a fee based on any reimbursement that is collected; our practice does not have any type of financial agreement with the company. - https://getbetter.co/

Some clients have successfully asked their insurance company to cover our services at the in-network level, usually on the basis that there are not enough in-network providers in the community who are accepting new clients and specialize in serving children. If you pursue this option:

1) We are happy to submit a claim to the insurance company, as long as the insurance company permits us to do so through our electronic record system. If we cannot submit a claim through our system, we will provide you a Statement for Insurance Reimbursement, as described above.
2) You will still be responsible for paying up-front for services. If we submit an insurance claim for you, we will indicate on the claim that reimbursement should go directly to you.