

## **Will my insurance carrier cover psychotherapy services?**

I am **not** an in-network provider for any insurance carrier. Payment for all services is a self-pay, out-of-pocket expense. However, certain insurance companies may reimburse their members for services. I've provided the information below to help you determine if services may be covered and how you can advocate so that your insurance carrier reimburses you for rendered services.

### **To Begin**

I suggest that you call your insurance company to ascertain what benefits are actually available for out-of-network reimbursement. Be sure to inquire regarding behavioral health, mental health, or substance abuse services. Telephone or internet (Skype) sessions are not covered by any insurance company at this time.

If you are coming to see me for individual therapy, inform the representative that you are planning on first accessing an *Individual Initial Evaluation (CPT Code 90791)* and then ongoing *Individual Therapy (CPT code 90834)* or *Couple/Family Therapy (CPT Code 90847)*.

Please inform the representative that you have decided to work with Manfred J. Melcher, MSW, LCSW. I am **not** an in-network provider for any insurance carrier. I am considered an "out-of-network" provider. I can provide you with a receipt to submit to your insurance company. Ask the representative about the mailing address to send the receipt, along with any other important information to successfully be reimbursed.

### **You may also want to inquire about the following**

1. Is there a deductible? How much?
2. How much of that deductible has been met to date?
3. What is the deductible period?
4. Is it a calendar year, or is the period calculated on a different schedule?  
For example, many plans for school or college employees run on a school calendar.
5. What percentage will your insurance company pay for each session?
6. Is this percentage based on the actual amount that the clinician bills for his services?
7. What is the maximum number of sessions allowed per year?
8. Is pre-approval or pre-certification required by the plan?
9. If so, what is the procedure for pre-approval or pre-certification?

Please feel free to speak with me regarding these matters. I am happy to assist you in any way that I can to help you utilize your insurance coverage as it allows regarding my services. Thank you!

Manfred J. Melcher, MSW, LCSW