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## **Seeking Out-Of-Network Compensation from your Insurance Provider**

LaunchPad Counseling works with all insurance companies but we are not “In-Network” with all insurance panels. If you seek Out-Of-Network coverage for counseling sessions, you will pay the regular therapy rate to LaunchPad Counseling and then seek reimbursement from your insurance directly.

To estimate how much (or if) you will be reimbursed by your insurance, it is important that you ask these 5 questions to your insurance provider.

- 1) *What is your (the insurance provider's) allowable rate for counseling?*  
They may ask for a CPT code, which will be 90837 in most cases. If they don't reimburse for 90837, you can ask for 90834.
- 2) *What percentage of this therapy rate does my policy cover?*
- 3) *Is there any co-insurance or co-pay?*
- 4) *Is there a deductible I must meet?*
- 5) *Do I need pre-authorization?*  
If yes, ask for the pre-authorization.

Once you have the answers to these questions, do the following calculation:

**Allowable Rate x Percentage Covered - coinsurance - copay = your Reimbursement.**

If you have a deductible to meet, then this reimbursement starts after you meet your deductible. Many In-Network plans also have deductibles. This can be discouraging. But, reimbursement after meeting a deductible is often significant.

The health insurance world can at first be confusing. Once you have set up reimbursement, you just have to send in your receipts after each session.

If you have any questions, please ask. We are here to help!

The LaunchPad Team