Using Out-Of-Network benefits to cover counseling sessions

LaunchPad Counseling works with most insurance companies but we are not "In Network" with all panels. Most of our providers are in network with Cigna, Optima, and Aetna. Other insurances might cover your sessions with a licensed therapist under their Out-Of-Network benefits.

1. **If your health insurance provider is Anthem BCBS, United, or Optum insurance:**

You can access Out-Of-Network benefits through our partnership with Float, an OON billing and payments platform that makes therapy more accessible and affordable:.

Float, provides access to their free invoicing and payment platform, and also makes it easy to file insurance claims and pay session bills using your out-of-network benefits by:

- Providing a breakdown of your out-of-network coverage
- Automatically filing your claims for reimbursement after each session
- Tracking progress towards your deductible
- Paying your insurance company's portion of your session fee upfront once you've met your deductible, so you don't have to wait for reimbursement

Signing up for Float does not require any commitment, and you can select the product offering on a session-by-session basis with the option to file on your own at any time.

To get started, create your account at https://patients.floatfi.com/.

2. **If you would like to access OON benefits with other health insurance providers:**

If you want to access OON benefits by another insurance carrier to help pay for your sessions, you will pay the regular rate to LaunchPad Counseling at the time of your appointment. We will then send the OON claim to your insurance company. They will reimburse you directly for the covered portion.

For more accurate information around OON insurance reimbursement, you can ask these 5 questions to your insurance provider:

1) What is your (the insurance provider's) allowable rate for counseling?
   - This is the information we will not be able to provide you.
   - If they ask for a CPT code, you can give them these codes: 90834,90837, 90846,90847
     Each session will just be coded with one of these, depending on session type.
   - Write down the amounts for each code. If they don't cover a code, let your counselor know.

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 or Copay) = your Reimbursement.

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

The LaunchPad Team

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Introduction to Float:
Patient Overview

Float is a payment and billing platform for out-of-network care. We'll take care of checking your benefits, submitting claims and waiting for reimbursement

You only pay your portion, ever
Float covers the insurance portion of an upfront payment and gets reimbursed by insurance directly.

Float deals with insurance
Float handles all of the reimbursement filing and troubleshooting. You can forget insurance exists.

Your responsibility is clear
After each session, Float sends you a bill that breaks down your responsibility and estimated insurance coverage. If the estimate is off, Float covers the difference to your provider.

Flexible options to support your needs
With 3 service options to choose from, you can pick the option best for you.
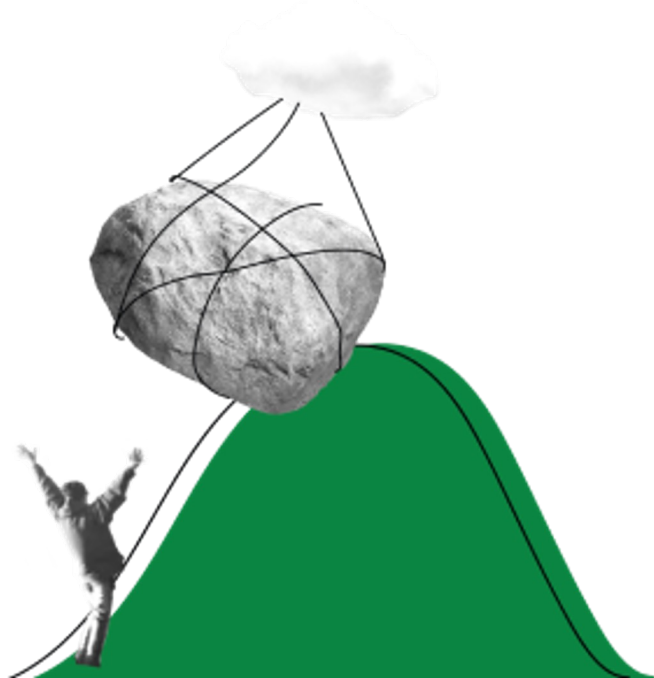
How it works

After each session, your clinician uploads the visit information to Float, or, Float creates the invoice automatically by syncing with their EHR.

Float pays your clinician their full fee for each session. Clinicians receive payment within 2 days, regardless of the your payment status.

Float sends you an invoice that shows your estimated responsibility and the estimated portion insurance covers. This is based on your insurance plan details, the expected allowable amount, the coinsurance rate, and your deductible.

You get to choose how to pay from 3 options: Full Float, Partial Float or Free. Float bills you for only the part of the payment you are responsible for.

Float files the claim with insurance, monitors and follows up, and receives the reimbursement—without any need for your involvement.

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Float services

Float has three service options which provides you flexibility based on your preferences and insurance coverage.

The best part? You can select your prefered Float option after each session, so you are never locked in.

	Full Float $7-15 Per Bill	Partial Float $3 Per Bill	No Float Free
Invoicing	✔	✔	✔
Claim Filing	✔	✔	
Upfront Payment Float	✔		

Full Float is available after the deductible has been met.

Invoicing

If you pay for sessions out-of-network, you can use Float's invoicing and payment platform to pay clinician bills regardless of your insurance provider or out-of-network benefits plan.

With this service, you no longer receive invoices from your clinician - all payments will be made through Float.

Claim Filing

Float's claim filing service encompasses multiple aspects, including assessing the filing prerequisites based on the your unique insurance company and policy, initiating the claim submission, and subsequently engaging with the insurance company to track progress and address any issues that may arise.

Payment Floats

The Full Float option reduces your insurance reimbursement risk and removes your burden to cover the entire visit payment up front.

Not only does Float remit the estimated insurance responsibility to your clinician, but we also assume responsibility for any discrepancies between this estimated amount and what insurance actually reimburses for the service. If insurance does not pay out the entire estimated insurance responsibility amount, Float covers the difference.

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The patient experience

You'll receive a visit summary with the clinician's full charge and a breakdown of the amount owed based on your insurance plan.
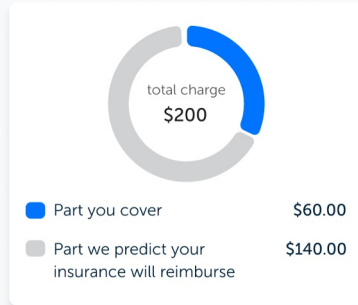
Visit summary

Clinician: Dr. Lisa Abrams

Patient: Jennifer Gray

Service: Psychotherapy - 45 min

Date: June 6, 2023

Clinician's charge: $200.00

Breakdown of amount owed

total charge
$200

■ Part you cover $60.00

■ Part we predict your insurance will reimburse $140.00

Float presents an invoice total for each applicable service option along with a breakdown of that payment and a description of the services each option includes.

Full float

■ Part you cover $60.00

■ Part Float covers $140.00

+ Full float $10.00
- ✓ We cover the $140 reimbursable part of the bill
- ✓ We file the paperwork
- ✓ We negotiate rejected claims
- ✓ We track actual coverage in your Float coverage tracker
- ✓ We cover the cost gap if actual coverage is less

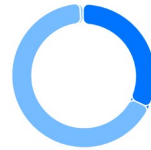Your total $70.00

Partial float

■ Part you cover $60.00

■ Part you cover now, and get reimbursed for by insurance after Float files your claim $140.00

+ Partial float $3.00
- ✓ We file the paperwork needed for reimbursement

Your total $203.00

Pay and file on your own

■ Part you cover $60.00

■ Part you cover now, and get reimbursed for by insurance *if you file a claim on your own* $140.00

🕐 **How to file on your own:**
To receive your reimbursement, you must contact your clinician to get your super bill, send your super bill to your insurance company and wait for your reimbursement check. You will also negotiate discrepancies directly with your insurance.

Your total $200.00

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Getting started

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Patient onboarding

Our Patient Onboarding process is designed to be quick and easy - it only takes a few minutes to get you set up to begin using Float.

Benefits Check: Fill out your insurance information at https://patients.floatfi.com or email it to us at patients@floatfi.com. Our Patient Success team will check your benefits and determine which Float service options are available to you based on your insurance plan and progress towards your deductible.

Understand Patient Benefits: Float will send you a summary of your benefit information so you have a detailed overview of your plan benefits.

Create a Float Account: Log on at https://patients.floatfi.com/create-account. Be sure to have your insurance information and payment method ready to complete the registration process!

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FAQs

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FAQs

How do I sign up?

Create an Account at https://patients.floatfi.com/create-account. Be sure to have your insurance information and payment method ready to complete the registration process!

How does Float support patients?

Float takes care of the entire out-of-network process including determining your out-of-network benefits, paying the insurance company's portion of the bill upfront, filing claims, handling reimbursement, and communicating directly with the insurance company. All you need to do is pay your portion of the bill.

Is there a fee for signing up with Float?

No. Creating an account with Float is free.

If I sign up, is there a commitment?

There is no commitment when you sign up for Float. You have the option to select your preferred service after each session bill is issued, so you are never locked in.

Can I use Float if I don't have out-of-network coverage?

Yes! As long as your clinician has a Float account set up and you are not using in-network benefits, you can use Float's invoicing and billing services to pay your clinician bills for free.

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FAQs

How do I determine my out-of-network benefits?

If you are unsure whether or not you have them, you can use our Benefits Check at https://patients.floatfi.com/ to find out.

I have out-of-network benefits but I haven't been filing claims. Is there a way to submit previous claims?

Yes. You can submit any claims beginning with your eligibility period. We encourage you to submit all claims for this year so they count towards your deductible.

Can Float help me submit my unfiled claims?

Float is happy to help submit out of network claims from services that happened before signing up for Float. We encourage you to file all visits with your insurance company to ensure you are tracking towards meeting your deductible. If you'd like support with these claims, contact our team at patients@floatfi.com.

Can I use Float if I haven't reached my out-of-network deductible?

Yes! You can use the Partial Float or Free options before you've reached your deductible. Once you've reached your deductible, you can begin to use the Full Float service. We recommend filing claims for all eligible services to increase the likelihood that your coverage kicks in sooner. It's important to file claims for all covered services to maximize your benefits, and we can help you keep track of this with the Partial Float option.

Can Float be used to manage in-network benefits?

No, not at this time. We're planning to roll out support for in-network billing and payments by the end of 2023.

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FAQs

What are Float's data privacy practices?

At Float, we prioritize maintaining the confidentiality and integrity of the personal data entrusted to us by our clients. For comprehensive information on what data we collect and how we handle it, please refer to our Privacy Policy. We also offer a comprehensive Business Associate Agreement (BAA) to our clients, which you'll automatically review when you begin the Clinician Onboarding process.

Is Float HIPAA Compliant?

Yes, Float is HIPAA compliant. This means that we have implemented robust safeguards and measures in accordance with government privacy regulations and ensure the confidentiality, integrity, and availability of your protected health information (PHI).

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Understanding which Float options are available to you
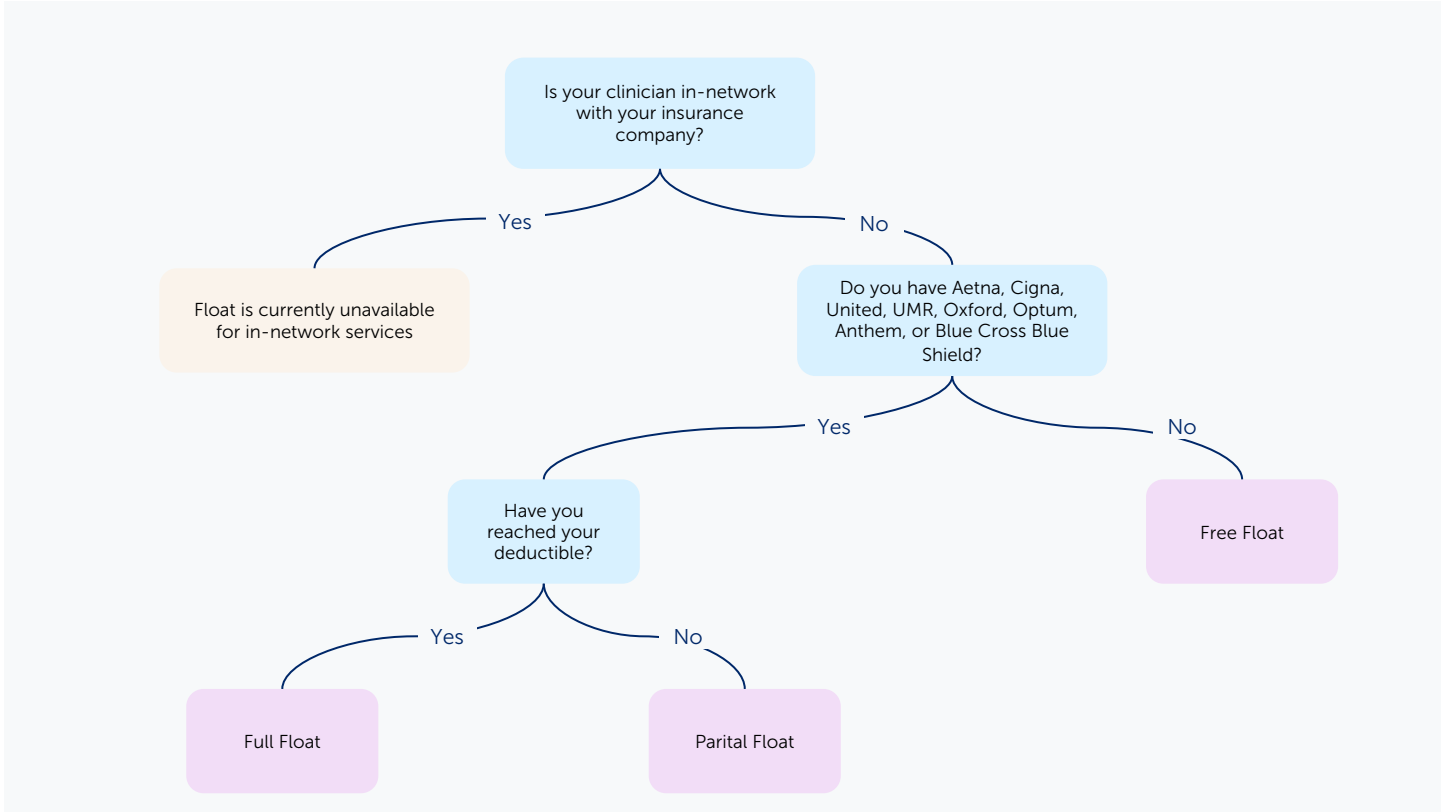
Thank You

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Contact admin@floatfi.com to learn more.