



2008 Libbie Ave, Ste 101, Richmond, VA 23226 – Ph (804) 665 4681

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## **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.

If you use OON benefits to cover your counseling 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 (usually by check).

During your first session, your therapist will inform you, as best possible, of your OON benefits. However, our access to this information is often limited.

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: 90837, 90834, 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.**

Many insurance plans have deductibles. This can be discouraging. But reimbursement after meeting a deductible is often significant, and many of our clients reach their deductibles.

*If you are using OON benefits for any plan through Anthem or BCBS, and the procedure above is the same, except that we can't submit your claim for you. Please ask member services how they would like you to submit your claims. Usually, they will ask you to submit a “superbill.” Our system generates a superbill that includes all your sessions for you at the end of every month. You can download them through the patient portal.*

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

**The LaunchPad Team**