

Questions to Ask Your Health Insurance Company

Insurance companies vary in what services they will cover and even within companies there are different plans. You will need to find out what your insurance plan will cover. I want to support you in getting the insurance benefits you are entitled to and will provide any information required to submit your claim. I am not affiliated with any insurance companies and am considered an 'out-of-network' provider.

1. Does my policy cover these procedure codes and diagnoses?

90791 Intake Session

90837 or 90834 Initial Consultation

96101 Testing and assessment

90901 Biofeedback code for mental health diagnosis such as anxiety and ADHD

96152(Health/Behavioral Intervention, used only for following diagnoses:

346.10 Migraine Headaches	306.8 Bruxism	780.52 Insomnia
524.60 TMJ	388.31 Tinnitus	307.60 Enuresis
307.81 Tension Headaches	564.1 Irritable Bowel Syndrome	959.01 Traumatic Brain Injury
564.00 Constipation	788.30 Incontinence	443. Reynaud's

2. If yes, is it covered under Medical or Mental Health Services?

3. What is the reimbursement rate for out-of-network providers? (Example: Is it 80% of 'usual and customary' for in-network or is it 50% of 'usual and customary' for in-network?) You may also want to ask what your deductible is and how much has been met for the year.

4. If it is covered under Medical services, do I need a prescription or letter from my physician to say that it is medically necessary?

5. Do I need a referral from my primary care physician?

6. Will I need preauthorization? If so, what is the preauthorization code?

7. How many sessions of biofeedback will be covered? Per week? Per year?

8. If biofeedback is covered, can counseling (90834 or 90837) be billed on the same day?

9. Is there a limit to the total amount the insurance company will reimburse each year? Is there an annual benefits cap that could affect the amount of my reimbursement?

10. Since Katherine Thorn LCPC BCN is an out-of-network provider; do I need to see my primary care physician to make a referral to her?