

What You Need to Know if You Are Using Out-of-Network Benefits

If your insurance provides out-of-network benefits, you will be paying the full amount of your visit at check out. Blue Ridge does not file insurance claims for out-of-network plans. If you are planning to file for reimbursement on your own, we have provided the following information to assist you. So you can be sure you are following all the procedures necessary to obtain reimbursement, it is important that you contact the insurance company BEFORE your first visit. Their phone number is usually on the back of your insurance card.

Questions we suggest you ask your insurance company:

1. **Do I have out-patient, out-of-network mental health benefits? If so:**

2. **Is pre-certification or pre-authorization required before the initial visit?**

3. **Is a treatment plan required, and if yes, how often does it need to be updated?**

Please let each clinician at Blue Ridge with whom you are receiving service know that a treatment plan is required.

4. **What is the maximum amount the insurance will pay?**

Insurance companies base your reimbursement amount on specific procedural codes. When contacting your insurance company, ask for the maximum amount of money the insurance company will pay for the following procedural codes. The maximum amount is sometimes referred to as the “allowable” or the “usual and customary rate (UCR)”. Please note that the allowable is usually less than Blue Ridge’s charge. Note that the allowable amount differs according to the type of degree held by the clinician.

my maximum allowable:

\$ _____ 90792 Psychiatrists (M.D.): (Initial Evaluation)

_____ 90791 Psychologists (Ph.D.): (Initial Evaluation)

_____ 90791 Social Worker or Licensed Counselor (LCSW-C or LCPC): (Initial Evaluation)

_____ 90834 Psychologists (Ph.D.): (50 minutes Therapy)

_____ 90834 Social Worker or Licensed Counselor (LCSW-C or LCPC): (50 minutes Therapy)

5. **What percentage of the allowable will the insurance pay? What percentage or amount of the allowable will I have to pay? How much should I expect to actually receive in each reimbursement?**

Though you and the insurance company will be dividing the responsibility for paying the allowable, you will also be responsible for the difference between the clinician’s charge and the total allowable.

6. **Where do the claims need to be sent? Do I need to provide a copy of my receipt from Blue Ridge with the claim form?** Record and keep this information so you know how to get your reimbursements.

**Blue Ridge does NOT submit bills to insurance companies
for out-of-network plans.**