

Insurance Coverage Guide

At Learning Dynamics we want people to understand that any insurance coverage they have is an agreement between the individual and their insurance company. As the combination of insurance companies, plans, and covered benefits are endless; Learning Dynamics does not assume responsibility for ensuring reimbursement, and clients are responsible for any amounts not covered by their insurance plan.

Whether you are seeking services with us or another provider, we encourage you to confirm reimbursement qualifications prior to agreeing to services, so you are fully educated on your financial benefits and obligations. We understand that this can feel like an overwhelming task. Therefore, we have created this form to serve as a resource to assist you in the education process. While there may be more questions for you to ask regarding the specifics of you plan's benefits, we hope that you will find this form helpful as you begin the process.

Contacting your insurance company directly, and speaking with one of their representatives, is the best way to ensure that you clearly understand your coverage and financial responsibilities. The first step is to locate your insurance card. This contains information that you will need, including a phone number to call with questions regarding your benefits (usually on back of card).

Be sure to complete the information below, prior to calling. The representative that you speak with will likely ask you for most or all of this information in order to ensure they are providing you information on your specific plan's coverage.

Insurance Company and Policy/Plan Number: _____

Primary Policy Holder/Insured: _____ Date of Birth: _____

Social Security # (sometimes asked): _____

Client Name: _____ Date of Birth: _____

Social Security # (sometimes asked): _____

Once you have the information above, you are ready to call! You can use the information on the next page to assist in facilitating a conversation that provides you with a wealth of information.

Questions to Ask Your Insurance Company Regarding Your Benefits

Do I have mental health (technical term = behavior health) coverage? Yes No

Are outpatient (meaning you are not admitted at a hospital/treatment center) services covered? Yes No

Do I need to obtain a referral from my physician to utilize these benefits? Yes No

Do I need to obtain pre-authorization to utilize these benefits? Yes No

- If yes, pre-authorization number: _____
- Is there a certain number of sessions that this authorization covers? _____
- Can and how is this authorization renewed/extended if needed? Are there other limitations to be aware of?

- Name of insurance representative, and date and time of your conversation _____

Do I have “in-network” (health care providers that are part of your insurance company’s plan) coverage? Yes No

- What is my co-pay? _____
- What dollar or percentage amount of my session fee does my plan cover? _____
- Do I have a limit on the number or frequency of sessions? No Yes _____
- What is my deductible (amount you have to pay out of pocket before your insurance coverage begins) and has it been met? _____
- Are there any other fees or limits to my policy? _____

Do I have “out-of-network” (providers that do not participate in your insurance company’s plan) coverage? Yes No

- What is my co-pay? _____
- What dollar or percentage amount of my session fee does my plan cover? _____
- Is there a maximum amount per session that will be reimbursed? No Yes _____
- Do I have a limit on the number or frequency of sessions? No Yes _____
- What is my deductible (amount you have to pay out of pocket before your insurance coverage begins) and has it been met? _____
- Are there any other fees or limits to my policy? _____
- Are reimbursements sent to me or to the provider? _____
- Do the individuals providing my service need to be independently licensed in order to receive reimbursement if the name of both the unlicensed/registered provider and their licensed supervisor is provided on the superbill (technical term for receipt you are given by provider)? Yes No

Not all diagnoses and/or types of services are covered by every insurance plan.

- If you are seeking assistance for a specific difficulty/diagnosis, inquire to ensure that it is covered by your plan.
- If you are seeking psychological, neuropsychological, or psychoeducational testing, to examine the possibility you have a particular diagnosis, you will want to ask specifically about this coverage.
 - Many plans do not cover testing to identify learning disabilities, so be sure to ask if you are seeking this.
 - People seeking evaluation for the potential of BOTH learning disabilities and psychological disorders (e.g. ADHD, anxiety, depression, autism, etc.), should ask separately about how this may apply.
- In some plans, coverage depends on the specific service received. If this applies to you, here are service codes that may assist you in gaining more detailed information on your coverage. This list is NOT exhaustive.

90791	Initial Evaluations	96101	Testing by psychologist	96119	Neuropsych testing by technician
90837	Therapy Session	96118	Neuropsych testing by psychologist	H2014	Social Skills Group
90847	Family Therapy	96102	Testing by technician	H2019	Direct ABA services
90853	Group Therapy				

Now that you have an understanding of your coverage, you can contact potential providers!

You may also consider exploring the treatment and financial benefits of seeking services from a mental health trainee. This can give you an even greater amount of information to decide how you would like to proceed in terms of your treatment. Information on this option can be found on the next page.

Mental Health Services Trainee Option

Mental health professionals (e.g. social workers, therapists, psychologists) have to accrue many hours of supervised clinical experience (both during and after their graduate programs) in order to obtain licensure. Many facilities, including Learning Dynamics, offer training programs that assist individuals in gaining these hours. The benefit to you as a community member is that the services offered by these individuals are typically provided at reduced rates. While your insurance coverage may not cover services you receive by trainees, you may consider investigating the cost of working with these professionals. Depending on your coverage, the cost of working with trainees may be a greater savings than the use of your insurance benefits.

While these clinicians are not independently licensed, at Learning Dynamics trainees have typically completed masters and even doctoral degrees. Trainees are always supervised by licensed professionals. At our agency, trainees have multiple supervisors and supervision is done in a variety of ways including direct observation of sessions. Additionally, trainees conduct research to present and discuss with their supervisors about the interventions being used in their treatment of cases. As a result, working with a trainee tends to lend itself to a vast amount of attention (ideas and individuals) given to your treatment.

If you are unsure of local training facilities in your area, consider searching the internet for mental health graduate programs in your area (e.g. clinical psychology, social work, counseling). Since supervised clinical work is a requirement of mental health graduate programs, universities often maintain lists of local agencies their students are able to use to gain these hours.

Graduate school name, program, & phone: _____

Graduate school name, program, & phone: _____

Graduate school name, program, & phone: _____

What services are you looking for/do you want to ask agencies about? (Use as a guide when calling)

- individual counseling/therapy
- couples/premarital counseling
- family counseling/therapy
- group therapy
- educational therapy
- social skills training
- parent education
- psychological testing
- psychoeducational testing
- neuropsychological testing
- Other: _____

Agency: _____ Phone: _____

Website: _____

Address: _____

Service: _____ Trainee education/cost: Bachelor _____ Masters _____ Doctorate _____

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Service: _____ Trainee education/cost: Bachelor _____ Masters _____ Doctorate _____

Agency: _____ Phone: _____

Website: _____

Address: _____

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