

Comprehensive Psychological Services, P.C.

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Dear Blue Cross/Blue Shield Member:

We are pleased that you are considering obtaining psychological services from the staff at Comprehensive Psychological Services, P.C. All of our therapist's are Licensed Clinical Psychologists (Ph.D. or Psy.D.) and members of the Blue Cross/Blue Shield PPO (BC/BS PPO) panel of providers. **However, while you may be insured through a BC/BS PPO plan it is sometimes the case that your mental health coverage is handled under a different mental health plan.** If you are planning to utilize your BC/BS PPO insurance plan to cover services, it is important that you take several steps to understand your coverage. We would ask that you do the following:

- 1) Please call the Mental Health/Chemical Dependency number found on the back of your insurance card. By calling this number you should be able to determine whether mental health services are covered by BC/BS or by a different insurance plan. If your coverage is under a different plan, our psychologists will not be listed as "in-network providers". We do not bill these companies directly for services as we are not on their panel of providers. We will give you a receipt that you can submit to your insurance company for reimbursement directly to you. Payment for our services would be expected at the time of your appointment.
- 2) If after calling the Mental Health/Chemical Dependency number you are instructed to call the Members Services number on the back of your card for benefits, it is likely that your mental health benefits are part of your BC/BS PPO plan. However, sometimes preauthorization for sessions is still needed from your Home Plan (Empire BCBS, Anthem BCBS, Magellan, Value Options, etc.) This authorization is necessary before treatment begins.
- 3) The services provided by our office typically fall under the category of BEHAVIORAL HEALTH and are performed in the Office setting. Please obtain the following information:

(over)

- The Effective Date and current status of your policy (Active/Cancelled)
 - If the family member you are seeking services for is covered under this plan.
 - Yearly Individual and Family Deductibles (including how much has been met).
 - What is the benefit coverage for the following CPT codes: Diagnostic Evaluation (90801), Individual (90806), Family (90847) Therapy and Psychological Testing (96101).
 - Are there any diagnoses that are excluded from coverage?
 - What limits are there for services? (These are typically stated in an annual dollar amount or number of sessions per year, as well as lifetime maximums.)
 - Is pre-certification necessary and if so, to whom and at what time? Obtaining this piece of information is very important if you are seeking **psychological testing services**. It may be necessary to speak to a BCBS customer service representative to clarify this. (Note, all Psychological Testing is done in the office and does not require inpatient coding).
- 4) As BC/BS PPO providers we will submit charges for services directly to the insurance company. You will be responsible for all deductibles, co-payments and co-insurance. Our office will inform you of these amounts as we receive payment from BC/BS. Once the deductible is met and we understand the typical co-payment per session we will ask for that amount at time of service.

We trust that this information will be helpful to you in better understanding your insurance coverage. Should you have any additional questions or concerns, please feel free to discuss them with the clinician you are working with or our office staff. We thank you for your assistance in these matters.

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