

WESTERN PSYCHOLOGICAL & COUNSELING SERVICES, P.C.

HEALTH INSURANCE DISCLOSURE

With all the changes in the health care insurance industry, it is important for you to be aware of your policy, limits of coverage, and your rights concerning the access your insurance company and their designated management company have to information about you.

You are ultimately responsible for the cost of services provided even though it is understood that an insurance company or other third party payor will be reimbursing all or part of the cost incurred. It is to your benefit, and recommended, that you contact your insurance company to make certain you are knowledgeable about what is and what is not covered under the category of "Outpatient Mental Health" and/or "Outpatient Chemical Dependency Treatment."

You will want to have answers to the following questions:

1. Is Outpatient Mental Health or Outpatient Chemical Dependency Treatment covered?
2. Do I need to obtain preauthorization before seeing a provider?
3. What is the percentage of the fee that is covered or reimbursed?
4. What is my deductible and has it been met for this year?
5. What is the maximum payable benefit over what period of time?
6. Is there a limit to the number of sessions?
7. What type or categories of providers are acceptable for reimbursement (e.g., is a paneled provider required)?
8. What is the extent of information that may be required from my provider in order to authorize services or reimburse for services (e.g., diagnosis, symptoms, treatment plan)?
9. Obtain the name of the insurance representative you spoke with, the date and the time.

Insurance companies do not pay charges for missed sessions or late cancellations (i.e., less than 24 hours notice). Additionally, insurance companies do not typically pay charges for phone sessions or written documentation (i.e., letters, written reports not part of an evaluation, etc.). You will be asked to pay for these charges directly.

Please fill out the attached "Consent to Release Information to Insurance Company" form authorizing Western Psychological & Counseling Services, P.C. and your provider to release the required information to your insurance company and/or its designated management company. If you have any questions, please ask the receptionist or speak with your provider.

We will bill your insurance company directly. This is part of the service we provide to you. We do not inform you as to when your benefits are close to being maximized or have run out. you should keep track of this or check directly with your insurance company. Your signature on the "Consent to Release Information" will also authorize the insurance companies to make payments directly to your therapist.