TIPS FOR INSURANCE REIMBURSEMENT

No promises or guarantees are made for reimbursement.
Insurance companies have responded to Patients' claims differently.

DID YOU KNOW THAT IT IS YOUR RIGHT TO OBTAIN APPROPRIATE TREATMENT BY PROPERLY TRAINED PROVIDERS FOR YOUR CONDITION AND THAT INSURANCE COMPANIES MUST SUPPORT THIS?

Therapist training should not end with a general, clinical graduate degree; some issues and conditions are not taught in-depth in school (likely because of the volume of disorders and limited time available) and even less often are specialty treatments offered as part of the curriculum. Best practice is to obtain additional post-graduate training for competency (particularly for many of the conditions Dr. Curiel treats). Yet, this standard is not regulated well and often there is no accountability. Dr. Curiel takes best practice seriously and invests greatly each year to acquire and maintain competency. Because of the above issue, there is an epidemic within the field of mental health where not all therapists are properly trained to treat the patients they are accepting. Insurance companies may not know that this is a problem and may try to require you to see someone who signed onto their panel based on the therapist's word of what they treat. This article is for OCD, but still applies for other conditions.

http://www.wsps.info/index.php?option=com_content&view=article&id=61:fight-for-your-rights-getting-insurance-to-pay-for-an-ocd-specialist&catid=0:

OPTIONS

OPTION 1
Dr. Curiel does not accept insurance or bill in-network or out-of-network, but can provide you with a superbill that you can independently submit to request reimbursement from your insurance company. Some patients have been successful in obtaining full or partial reimbursement from insurance from the following insurers*:
Cerner Health Plans
Blue Cross Blue Shield of Kansas
Blue Shield of California
*The above list does not guarantee you will be reimbursed by your insurance company. It is approved on a case by case basis. Having met your deductible may make a difference.

OPTION 2
Additionally, Dr. Curiel is willing to help advocate on your behalf to arrange a single case agreement between you and your insurance company (not between the psychologist and the insurance company which is sometimes done). If reimbursed, the amount may vary by case. Up front, Dr. Curiel can provide phone correspondence, education to your insurer, and a letter for free

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(these steps may carry more weight if an assessment has been completed so diagnosis is established). You may have to make the initial inquiry independently or sign a release of information for Dr. Curiel to speak with the insurance company.

IMPORTANT DETAILS TO OBTAIN IN ADVANCE

- Be sure you are inquiring about BEHAVIORAL health benefits via the applicable phone number.
- It is the responsibility of the patient (or guardian) to obtain insurance pre-approval for reimbursement.
- It is suggested you obtain your insurance representative's name or ID number, date and time of correspondence, and a written agreement. Sometimes different representatives will provide contradictory information/policies.
- Be sure to ask about restrictions with telehealth video conferencing
    - PROVIDER - In many states, the provider is required to be licensed in the state they are providing the session from, as well as the state the Patient will be participating in the session from. If your provider is not licensed in your state, it might be possible for this to impact reimbursement.
    - APPROVAL - Some insurance companies reimbursed telehealth pre-covid. However, if the insurance company began to do so because of covid, you will need to know when this permitted timeframe began and expires. Many are expiring in July 2020. Whether the provider is in-network is still a factor.
    - PLATFORM PRIVACY/SECURITY - Typically a HIPAA compliant platform is required for telehealth. During the pandemic, some of the restrictions were relaxed to where non-HIPAA compliant platforms could be utilized during this time. Note: Dr. Curiel only uses HIPAA compliant video conferencing platforms for therapy sessions, regardless; some of which a Business Associates Agreement was required to make it HIPAA compliant.
    - PLATFORM COMPANY - Some insurance companies are exclusively contracting with the MD Live online platform; however, providers cannot just create an account and begin like other platforms. You have to apply for a (likely contractor) position. post your bio in their program to accept

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their patients, accept their reimbursement rate likely arranged with the insurance company. Also, MD Live goes by state licenses of providers and the demand in those states. In many states, they are at capacity with providers and are not accepting more. There is a chance no providers on the list provide the gold-standard treatment, as mentioned elsewhere this accountability is not regulated.

- It is the responsibility of the patient to submit superbills/claims.

- Dr. Curiel will not complete paperwork that is essentially a long-term, binding contract to be an in or out of network provider (sometimes Patients are not informed the requested paperwork is a contract, especially if it says out of network).

- Please inform your insurance company to send claim correspondence directly to you so you get it as soon as possible.

- Some insurance companies expect the insurance ID number of the Patient and their SSN to be on the claim submission. You would need to provide this information to Dr. Curiel in order for it to be added to the superbill, or if you

  are allowed to complete the claim submission online and just use the information on the superbill, you can enter those identifiers at that time.

ADVOCATING FOR EVIDENCE-BASED, GOLD-STANDARD TREATMENT

It is important that you are able to explain why you are going out of network:

- Are seeking a SPECIALIST
- Who is TRAINED to treat _____ disorder/issue
- With _____ therapy, the GOLD-STANDARD TREATMENT (most effective)
- Which is also an EVIDENCED-BASED TREATMENT that is SHORT-TERM compared to other therapies
- This SAVES time, MONEY, and resources
- Reduces symptoms FASTER
- Dr. Curiel's specialist fee is relatively lower for this area (approximately $30-40 less an hour)
- Superbills can be provided by Dr. Curiel
- Dr. Curiel is willing to speak to the doctor determining the out of network approval. This has been effective, but opportunity is not always available

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The insurance company might say they have a certain number of therapists who treat _____ disorder/issue on their provider panel; however, there is no monitoring or regulation of therapists' specified training in evidence-based treatments by insurance companies. They may ask you to call those providers first, and you may have to do so in order to prove that you need to go out of network.

IF REQUIRED TO CALL IN-NETWORK PROVIDER LIST

When you call providers, be sure to ask questions about their knowledge of the condition and training in the gold-standard treatment.

If they are confused or defensive, that may be a sign that they are willing to treat a condition with whatever therapy approach they feel comfortable with, not the most effective.

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INFORMING YOUR INSURANCE COMPANY OF YOUR RESEARCH

At that point, you can say to your insurer that:

- You have called the in-network providers on the panel that said they treat _____ and they did not offer _____ treatment.

- Reiterate your right to proper care by a TRAINED therapist (Dr. Curiel is willing to share information to help you demonstrate gold-standard treatments and evidenced-based treatments).

It is suggested you obtain your insurance representative's name or ID number, date and time of correspondence, and a written agreement.

If rejected, inquire about the appeals process and take it as far up the chain as you can.

This process may be an extra step; however, if you need the financial support, it could be worth the investment to get the right care with your delicate resources. It could mean the difference between improving in a matter of months versus years of suffering through an ineffective treatment.