

Dear Parent/Guardian,

I hope all is well! The school district and Effective School Solutions have started a new insurance reimbursement process to stay committed to providing mental health care to all students in need. I wanted to provide you with some information to help you prepare for the assessment.

The day of the assessment, we will ask you about several pieces of information, such as:

1. If your child has outside providers. (Ex: Your child sees a therapist outside of school)
2. The contact information for any outside providers.
3. Your child's health insurance card or information.

In many cases, we can bill your insurance company for the services your child receives without any cost to you. For more information, please review the Parent FAQs below.

If you would like to provide your insurance information prior to the intake session, please use the link below. This is a secure web form where you can upload an image of the insurance card and provide the insurance details. Please note that to protect your information you will not receive a copy of the information you submit.

<https://app.goformz.com/s/2uj45MjuhSMKsVwqt>

If you have any questions about the Insurance Reimbursement Process, I have cc'd our Billing Manager, Dionna Monty, as well as our Insurance Support Specialist, Mariah Capone, on this email. Their contact info is listed below. If you prefer to receive this link via text message, just "reply all" to this email. Please feel free to also bring your questions to the intake session!

I look forward to meeting you at the intake session!

Kind regards,

ESS Staff at Salem Middle School



Dionna Monty

Billing Manager

Effective School Solutions

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I. PARENT QUESTIONS AND FAQs–

1. Why is Effective School Solutions asking for my insurance information?
 - a. Using your insurance information, ESS will seek reimbursement from your insurance plan for eligible services we offer.
2. Do I have to submit our insurance information?
 - a. No. Participation is completely voluntary, and your decision will not contribute to the level of care your child will experience. Your child will always receive high quality care.
3. What is a 3rd party billing service?
 - a. 3rd party billing services enable reimbursement with multiple health plans across multiple states.
4. An Explanation of Benefits (EOB) was received in the mail; do I owe any money to Effective School Solutions?
 - a. Once a visit is completed, families may receive an EOB in the mail. This is not a bill; it is simply a record indicating a visit occurred and was submitted to their insurance. No action will be needed and no payment is due to ESS.
5. What if I do not have insurance?
 - a. You will not have claims submitted or billed for insurance reimbursement if you do not have insurance.
6. What should I do if I get a bill/invoice in the mail?
 - a. ESS's services will continue to be provided at no out-of-pocket cost to families. The only documentation you may receive is an EOB. However, if you do receive a bill/invoice, please contact your ESS point of contact.
7. How much will this cost me?
 - a. ESS's services will continue to be provided at no out-of-pocket cost to families. Specifically: Co-payments will be covered by the district utilizing ESS as an intermediary, using a portion of the contractual fee already paid by the district to ESS. Families with open deductibles will not have services submitted for reimbursement.
8. Can I withdraw my consent if my insurance coverage changes, or if I decide later that my child/ward should not participate in this program?

- a. Participation is completely voluntary, and you may withdraw your consent at any time.
9. How will my child's personal insurance information be safeguarded?
- a. ESS's platforms are compliant with all federal and state privacy laws, including- but not limited to- the Family Educational Rights & Privacy Act (FERPA) and the Health Insurance Portability and Accountability Act (HIPAA). Student's insurance information is always kept confidential and stored securely. With the appropriate written consent, ESS will share patient information (such as date of birth, name, gender, and other information) with the school and for insurance verification and billing purposes. ESS employees may view insurance information for consent review, insurance review, and billing. ESS partners with third parties for specific insurance and billing-related functions, with whom data is shared in a HIPAA-compliant manner. ESS will never sell the information to a third party.
10. Will my child's care be affected by this change?
- a. ESS's services are not changing. ESS will continue to uphold the highest standards of care for all students, regardless of insurance status.
11. How will I and/or my child notice this change, should we choose to participate?
- a. After opting in, you will be requested to fill out and sign paperwork. After that, there will be no noticeable change, and all students will receive the same care that is currently offered. Once a visit is completed, you may receive an EOB in the mail. This is not a bill. It is simply a record indicating a visit occurred and was submitted to insurance. No action will be needed.
12. Why should I opt into this program?
- a. Allowing the school to bill your child's health insurance for mental health services can have several benefits:
 - i. **Cost Savings:** By utilizing your health insurance, you may reduce out-of-pocket expenses for mental health services, insurance coverage can help cover the costs of therapy sessions, assessments, and other related services. Claims submitted by ESS are processed like any other healthcare service. This means that your insurance will still apply a deductible/coinsurance/copay. However, the school district is covering these costs! This means that these amounts will still be applied to your plan's out-of-pocket maximum limit at no cost to you. This in turn, saves you money because, typically, your

insurance is responsible for paying 100% of covered services once your out-of-pocket maximum amount is reached.

- ii. **Comprehensive Coverage:** Insurance typically covers a variety of mental health services, such as individual therapy, group therapy, medication management, and crisis intervention. This comprehensive coverage ensures that your child's needs are addressed effectively.
- iii. **Coordination of Care:** When the school bills your insurance, it allows for better coordination between school-based services and community-based providers. The school can collaborate with external mental health professionals to create a holistic treatment plan for your child.
- iv. **Reduced Administrative Burden:** Allowing the school to bill insurance streamlines the process. You won't need to submit claims or handle paperwork directly.
- v. **Maximizing Resources:** Billing insurance allows schools to allocate resources more efficiently. Funds saved can be reinvested in other educational programs and services.

13. What if my child is already receiving behavioral health services from a provider outside of ESS/the school district?

- a. When the clinician is collecting the insurance information, the clinician will ask parents this question.
- b. If this is the case, we will more closely review your benefits with your insurance plan. If your plan limits the number of sessions, ESS will be careful not to submit any claims that would impact this.
- c. If your plan does not limit the number of sessions, ESS will not affect the care being received by another provider, even if your child sees both providers on the same day. The claims are billed differently.

14. I received a bill from my child's behavioral healthcare provider (outside of ESS), is this because of a claim submitted by ESS?

- a. This would be extremely rare as this should not happen because ESS claims are billed differently. However, in an extremely rare event that this would happen, and it is unusual for this provider to bill you, please provide ESS with the name and phone number of the outside provider. ESS will contact this provider (and/or insurance if needed) to verify that the outside provider's

claim denied due to an overlap in services. If this is the case, ESS will gladly reverse the claim with the insurance company and notify the outside provider when they are ok to resubmit their claim.