

Ting-Yi Huang, Licensed Marriage and Family Therapist 87929
New Light Counseling Service
Questions to Ask When Contacting My Insurance Company for Out-of-Network Coverage

Things to Obtain from New Light Counseling Service Before I Call My Insurance Company Regarding My Out-of-Network Provider Benefits

Out-of-Network Provider:

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Office:

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EIN# (New Light will provide this number during the initial phone consultation):

Questions to Ask When I Call My Insurance Company to Find Out If They Cover My Services with New Light Counseling Service

1. Do I have out-of-network mental health/behavioral health insurance benefits?
2. Do my out-of-network benefits cover individual, couples, or family counseling?
3. Is there a limit on the number of sessions I can get?
4. What percentage/amount can I be reimbursed for an out-of-network provider?
5. Are there any co-payments?
6. Is there any paperwork that my out-of-network provider needs to fill out for pre-authorization of services?
7. New Light Counseling Service will provide me with a bill statement in the first appointment of every month for the services provided in the previous month, do I fax or mail or email you the bill statement? How soon should I submit the bill statements to you?
8. How soon can I expect the reimbursement check?

In-Network Providers vs. Out-of-Network Providers

An in-network provider is a therapist who has signed an official contract with your insurance company to provide mental health and behavioral health care to its subscribing members. An out-of-network provider is a therapist who is not contracted with your insurance company.

HMO plans do not cover out-of-network provider benefits, which means that when you go to an out-of-network provider, you are responsible for all the costs. On the other hand, PPO plans generally cover full or partial costs of your out-of-network services. For example, when you use your PPO plan for an in-network provider, you might be responsible for 20% of the cost while your insurance company covers the remaining 80%; and when you use your PPO plan for an out-of-network provider, you might be responsible for 40% of the cost while your insurance company covers the remaining 60%. That is why it is important to ask your insurance company about the percentage you will get reimbursed for an in-network or an out-of-network provider.

Going with an in-network provider has many benefits. First, your cost of services will be lower. Second, your insurance company will find you a provider based on your stated needs. Thus, it could save you some time interviewing the providers yourself. Third, because insurance companies screen the providers' credentials before they enlist the providers, you can be confident in finding a provider who is certified to treat the problems.

So why go with an out-of-network provider? In the field of psychotherapy, most therapists are not covered by insurance company. Thus, going out-of-network will ensure a greater chance to find a counselor who is truly a great fit for your needs because you have access to a much larger selection of counselors. You might need to spend some time looking for and interviewing counselors, but eventually it is worth it because you are about to enter a therapeutic relationship with a provider that can be crucial in your personal healing journey.

Secondly, since out-of-network providers do not receive continuous referrals, like their in-network colleagues do from the insurance company, out-of-network providers have a greater incentive to provide quality services. When you go with an out-of-network provider, you may have 1) a quicker response to the requested service; 2) a decreased chance of "sorry, we are not taking new patients"; 3) an increased chance of immediately beginning services; and 4) a provider that is more motivated to address your needs and nurture the therapeutic relationship.

Thirdly, going with an out-of-network provider releases you from the pressure of addressing your needs in a limited number of sessions that is often arbitrarily dictated by the insurance company. There is also a minimal concern for interruption of services due to such limitation. An out-of-network provider can focus more on the therapeutic work itself, because they are less occupied by the heavier paperwork required by the insurance company.

Additionally, you are more likely to find an out-of-network provider who can address a very specific type of service, such as "anger management in Mandarin," "marriage counseling in Spanish," "parenting coaching with home visit." Please feel free to contact New Light Counseling Service with further questions or concerns. We are happy to help.