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## Managing Out-of-Network Benefits

If you are not in-network with your provider, it can be confusing to manage your out-of-network benefits. This handout can help answer questions and guide you in getting the benefits you are eligible for from your insurance.

### Step 1:

Check if your mental health insurance provider is the same as your medical insurance provider. Find the phone number to call on the back of your insurance card for MENTAL HEALTH benefits. Sometimes this will say “MH/SA benefits call”. (SA stands for substance abuse). If you have a PPO or even sometimes with an HMO you will be able to get some reimbursement.

### Step 2:

Tell them you are going to see an out-of-network provider for mental health. Ask if you have an initial deductible for out-of-network services. Ask if this deductible is different based on PARITY or NON-PARITY diagnosis. In the state of California, PARITY diagnoses sometimes get better coverage. Then, tell them you need to know the reimbursement rate for certain visit types. There are CPT codes that refer to each visit type. The codes used as BACA are:

Code	Type of Visit	MD Fee	Therapist Fee
90801	Initial Intake	\$330.00	N/A
90805	25 min therapy/ medication follow-up	\$150.00	N/A
90806	50 min therapy without medication management	N/A	\$115.00
90807	50 min therapy with medication management	\$230.00	N/A
90846	Family therapy without patient	\$230.00	\$115.00
90847	Family therapy with patient	\$230.00	\$115.00
90862	Brief medication follow-up	\$115.00	N/A
96101	Assessment report scoring and interpretation	\$210.00	

We will submit all information needed to the insurance.

### \*CAUTION\*

Many times, your insurance will tell you that they cover 70% of “usual and customary charges”. These are charges that the insurance company decides are reasonable based on the zip code (usually) that you live in. These are often far lower than the fee that most providers charge. For example, they may say the “usual and customary fee” for a 90862 visit is \$65.00. Thus, if you get 70% of \$65 you would be reimbursed \$45.50 for the \$115.00 you have to pay (you will have to pay for this at the time of your visit).

By following these steps, you can figure out how much your or your child's care will cost. At the Bay Area Children's Association, we keep our fees lower than fees for other agencies, and also accept some insurances and working to accept more.

### **Step 3: Utilize other options**

Your expenses for mental health care are tax-deductible and expenditures can be paid from a flexible spending account if you have one. In addition, sometimes insurance companies will agree to “**single case agreements**” in which they will agree to pay for services. Steps to follow to pursue a single-case agreement include:

- 1) Ask for the list of in-network providers. This would include therapists and CHILD psychiatrists (It is hard to find child psychiatrists sometimes and this distinction should be made)
- 2) Call the providers to see if they offer integrated therapy and psychiatric services. See how long it would take to get an appointment.
- 3) Call your insurance company back with this information. Let them know that there are no similar agencies that provide integrated care such as BACA. If you are an established patient, let them know this information and that switching care is likely to cause more problems.
- 4) Continue to call until your insurance until you get a case manager assigned to you or your child. Once you have the case manager, we can call and negotiate for acceptable rates. We have done single case agreements with almost every insurance agency.

### **Step 4: Complain to your insurance if needed.**

If your insurance does not have options for mental health providers that are suitable, you can help yourself and other families by letting them know that they need to have more contracted agencies and that they can negotiate with BACA.

We are working to keep services integrated to make it easier for families (having all treatments delivered at one site).

Please feel free to contact us with any questions.