

## **Working with Insurance to Access Out of Network Benefits for Neuropsychological Assessment**

### *Important Notes:*

Midwest Psychological Associates (MPA) is out-of-network with ALL insurance companies. This guide is provided to assist you with calling your insurance company to check on your out-of-network benefits.

MPA does not bill insurance. You will be responsible for securing authorization and filing claim forms.

Upon request, Dr. McGravey will give you a Superbill (receipt), showing your payment and procedure codes; however, there is no guarantee of coverage. Clients are responsible for paying for all services.

If authorization for out-of-network benefits is not obtained prior to your appointment with Dr. McGravey, your insurance company may deny your claim.

MPA is not responsible for the information obtained using this guide.

Please note that insurance companies rarely reimburse for the full cost of a neuropsych (even if it is in network). Additionally, educational tests are never covered by insurance and are always an out-of-pocket fee no matter who does the evaluation.

### **Follow these steps to request approval for out-of-network benefits:**

- 1) Contact your insurance plan by calling the number on the back of your insurance card for Behavioral Health or Mental Health. Tell them you are seeking out-of-network benefits.
- 2) Make sure you let the insurance representative know you are seeking psychological testing services to assess for medical diagnoses, not “educational testing.”
- 3) Ask for these services.
  - Psychiatric Diagnostic Interview (CPT Code: 90791)
  - Neuropsychological Testing (CPT Codes: 96136x1, 96137 x1, 96138 x 1, 96139x 9, 96132 x 1, 96133 x 5)
  - Feedback session(CPT code: 96132)
- 4) Because psychological testing is a specialized service your insurance company may be more included to allow you to see Dr. McGravey. You will most likely be given a list of providers who are on your insurance panel. Inform the insurance representative that psychological assessment services must be provided by a trained psychologist or neuropsychologist and cannot be provided by a counselor, MFT, or LCSW.
- 5) Ask the insurance company to quote you the amount they will reimburse you in a dollar figure. The insurance company may state his as a percentage. This means that they will reimburse you 60% for the “usual and customary rate” (UCR) set by the insurance company. Most psychologists do not agree with the UCR, so the reimbursed rate may be lower than the actual fee that MPA charges. Either way, the family will pay Dr. McGravey, and the insurance company will reimburse a certain amount by sending a check in the mail.
- 6) Sometimes a claim form must be filled out, so request a copy of their form and where to send it to the insurance company.