



Tips to Navigate Health Insurance

Navigating medical insurance can be confusing and overwhelming. Do not be afraid to dig in and find out what your benefits are for in and out of network claims. It makes a huge difference researching treatment options when you know your coverage. Most of this information can be found online if you have a login with your insurance company. If you can't find it online, you can call and speak to someone in person who can provide an explanation and peace of mind.

Do not just assume your appointment or stay at the facility are out of network. Check with your insurance company AND the facility / mental health professional. Facilities can go in network and the staff at the facility may not realize it has been approved and vice versa in calling the insurance company. Again, do not start searching for a new facility if told out of network. Check with both ends of the process to verify the authorization for in network. It is worth the time, though it may involve phone call hold time.

It is important to determine if pre-authorization is required. If it is, make sure you have that in place PRIOR TO entering treatment, or you could be looking at a statement due by you.

If you do decide to use a doctor, therapist or facility that does not accept insurance or is out of network, some insurance companies pay out of network benefits. Always ask for a receipt with diagnosis code when leaving the therapist or doctor. Print an insurance claim form for your insurance company or complete the form online. Attach a copy of the receipt. You will most likely get a portion of the claim back, which is better than 100% out of your pocket. Be sure to keep copies for your files, as it may require another follow-up call.

If you do receive a claim payment from the insurance company, save the documentation. In the event a future claim is rejected, you will have this documentation to show it was paid in the past.

Insurance policies and network coverages change frequently, so do not assume something that was NOT covered in the past is still not covered. Go ahead and submit a claim. Also, if not covered in the past, you may not have reached your out of network deductible. Continue to submit.

You can also batch receipts and submit a group of them as a group. This is often a more efficient use of your time.