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SOME THINGS TO KNOW ABOUT USING YOUR INSURANCE BENEFITS

If you want to use your insurance benefits, there are a few things you should know.

FOR THERAPY:

Most employers offer a benefit called an Employee Assistance Program (EAP) that offers therapy sessions you can use before using your health insurance. How many visits you are allowed depends on your employer. Typically it's 8-12 per year. EAP benefits usually require an authorization from the insurance carrier before you can start sessions. I will need your authorization number before we begin, if you want to use EAP. To use these benefits, call your HR Department or Employee Assistance administrator to start the process.

Your health insurance probably also covers some therapy sessions. How many will depend on the carrier. There is usually no pre-authorization required, but you will probably have a copay between \$25-\$40 per session.

EAP will not pay for neuropsychological evaluation. Most health insurance carriers will. However, you should be aware that there are several requirements that have to happen first.

FOR NEUROPSYCHOLOGICAL TESTING:

- 1) You can't refer yourself to my office unless you plan to pay for the evaluation yourself.
- 2) You need to have your Primary Care Provider (PCP) or other doctor refer you to me. Usually you can simply ask for this referral and your PCP's office staff will know how to proceed. They may require that you go to see your PCP before they will issue a referral.
- 3) Neuropsychology evaluations must be pre-authorized by your insurance carrier *unless you are using Medicare*. However, even with Medicare, you will need a referral.
- 4) Make sure you ask your insurance carrier
 - a. What is my deductible?
 - b. What will be my co-insurance?This information is very important, as these are the things that determine how much of the bill you will be required to pay. In some cases, this can be a significant amount.
- 5) Some insurance carriers allow a PCP to make an online referral to me and/or to seek pre-authorization. However, you should still call your insurance company and make sure the referral is in place and that the service has been pre-authorized.

For neuropsychological evaluation, I will assist you in the pre-authorization process.