

Living Well Counseling – What you need to know about insurance reimbursement.

The insurance call.

Plan for a 15 minute phone call when you call the number on your insurance card. Be sure to ask the following questions:

- 1) Can I see _____ at Living Well Counseling Services? (Be sure to ask about your “mental health benefits” not “marriage counseling” as many insurance plans do not cover “marriage counseling.”)
 - 2) Do I need pre-authorization? How do I get this? Auth # _____ and # of visits _____ What dates are they good for? _____
What do I do if I want more visits? _____
 - 3) Do I have any deductible to meet? _____ How much? _____
Any co-pay? _____ How much? _____
 - 4) Where and to whom should LWCS send claims? (Sometimes mental health claims go to a different address.)
 - 5) Name of the person you talked with: _____ Date: _____
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The first visit.

We will take a copy of your insurance card, so please bring it along. Our billing service will then bill your insurance company, and after we hear back, you will be billed for any deductibles and co-pays. If you know your co-pay amount and want to pay it at each session, that is appreciated.

HMOs (Health Maintenance Organizations).

We are not able to take most HMOs, but ask anyway. Many HMO plans also have POS and PPO plans that we are able to take, such as P+ POS and Unity POS.

EAPs (Employee Assistance Plans).

Many employers have purchased EAPs for their employees, allowing 3 to 8 sessions at no cost to the employee. Check with your HR department about this benefit. Many of our clinicians are in these networks.

Medicaid.

We do take Medicaid, BadgerCare, and the Forward card, but if it is through an HMO, you need to ask for a referral from your doctor before seeing someone here.

Medicare.

At this time, only Ann Bohlman is able to take Medicare. Even if it is only supplemental, Medicare is the gatekeeper and the primary plan will only pay for social workers and psychologists, not professional counselors or marriage and family therapists.

Cash.

If you are not using your insurance, we offer a 20% discount off of our billing rates if you bring a check to each visit. Ask your clinician about this and any other payment questions.

HSAs (Healthcare Spending Accounts).

Many employers offer HSAs, where you can be reimbursed for your payments from money they have put in there for your use or pre-tax money you have set aside for medical bills.
