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LICENSED PSYCHOANALYST RP278



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## How to Utilize Insurance for Mental Health Services

*This guide is provided for informational purposes only. Type of Contract, Provider, Service and Codes provided does not constitute legal advice and does not guarantee reimbursement by your insurance company.*

I do not participate with any insurance network for many reasons:

- Confidentiality is compromised when filing with insurance
- Insurance companies require a mental health diagnosis for reimbursement or payment for psychotherapy, one they deem sufficient for payment
- Insurances can dictate the type of treatment they believe is correct without knowing the patient and do determine when and how treatment should take place, including the ending, regardless of the opinions or expertise of the patient or therapist.

If use of insurance is necessary, I would be considered an **out-of-network provider**. When we met, you would have to pay me directly and submit claims on your behalf for reimbursement (please check with your insurance company for their guidelines). I am happy to provide a super-bill containing all the required information for you to submit your claim directly to your insurance. Many insurances offer out-of-network coverage to their clients.

1. Contact your insurance company and ask how much they reimburse for out-of-network outpatient psychotherapy. This typically ranges from 40-70% of the total fee.
2. Find out if there is a **separate deductible** you need to meet of if you've already met all (or part) of it.
3. Ask if they have any paperwork that they need you to submit in addition to the receipt that I will provide you after each appointment.

When you talk with your insurance provider, they may request information regarding my practice to determine reimbursement eligibility. Here is what they may need to know:

**Type of Contract:** Out of Network Provider (no contract).

**Type of Provider:** Psychoanalyst, Medical Board of California RP278

**Type of Service and Code:**

**Address of Service Provision:** 501 S 1<sup>st</sup> Ave Ste H, Arcadia CA 91006

**National Provider Identifier Number (NPI):** 1043730823