

How to determine if your insurance will help you pay for therapy

If you wish to use your insurance, you will need to find out from them what is covered and what is not covered.

I charge \$300.00 for a fifty minute individual therapy session. Inquire about a "90837" procedure code.

I charge \$360.00 for a sixty minute couple, family or extended individual therapy session. Also use the 90837 code to see what they will reimburse for that one hour session....

Some insurance will pay for "out of network" benefits, some will pay zero. If they pay, it could be a significant portion or just a tiny amount. Please call your insurance company and tell them you want to see an "out of network" Psychologist, then ask them about:

- Deductibles
- Session dollar amount maximum
- If they need precertification
- Calendar year maximum for # of sessions or for dollar amount
- Lifetime maximum

Most people understand deductibles; it is the maximum dollar amount per session that the insurance companies will really "get ya." I charge more than most insurance plans consider "customary and reasonable." An insurance company will never tell me that dollar amount, they may tell you, and they will certainly tell you if you persist with them. If for example, an Evil Insurance Company considers \$30.00 per session reasonable, and they pay 80% per session, then they will only reimburse you \$24.00. If a Good Insurance Company considers \$215.00

reasonable, and they pay 80% per session, then they will reimburse you \$172.00 per session.

Also, please know that you will need a diagnosis to get reimbursed. This may have no negative impact on you, or, it may cause issues at a later date (for example, if you are applying for life insurance.)

If you have further questions, please call my work number (the only way to reach me) at 404-237-4300, and I will be happy to answer all your questions.

Thanks,

Dr Gore