

## 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 Compass Counseling (CC)? (Be sure to ask about your “mental health benefits” not “marriage counseling” as many insurances plans do not cover “marriage counseling”.) Make sure to indicate that Sarah Kravick and Sara Shaver are Licensed Marriage and Family Therapists.
  - 2.) Do I need pre-authorization? How do I get this?
    - a. Authorization #: \_\_\_\_\_
    - b. # of visits authorized: \_\_\_\_\_
    - c. What dates is this good for?: \_\_\_\_\_
    - d. What do I do for more visits?: \_\_\_\_\_
  - 3.) Do I have a deductible to meet?
    - a. How much?: \_\_\_\_\_
  - 4.) Do I have a co-pay?
    - a. How much?: \_\_\_\_\_
  - 5.) Where and to whom should CC send claims? (sometimes mental health claims go to a different address)
    - a. Address: \_\_\_\_\_
  - 6.) Name of 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. Compass Counseling 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 that is appreciated. You will also need to present your driver's license

### 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 may be able to take.

### 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, please contact us for more options.

### Medicare

At this time we are not in network with Medicare. Medicare will only pay for social workers and psychologists, not professional counselors or marriage and family therapists.

### Cash

If you are not using insurance, we offer a 20% discount off of our billing rates if you bring a check or cash to each visit. If you are experiencing extreme hardship there is a sliding scale fee available, please ask your clinician about this and other payment questions.