

# CREATIVE HEALING

## Out-of-Network Insurance FAQs

### **Do you accept my insurance?**

The therapists at Creative Healing are out-of-network providers, which means that payment for services is due up front, but that we can electronically submit claims for you to help you attempt to get reimbursement. Being out-of-network allows us to provide a higher quality of care by keeping our caseloads smaller to give you the time and personal attention that your family deserves. This also means that the treatment we provide is not dictated by insurance companies and therefore we do not need to release any information to them.

### **How much will my insurance reimburse me for your services?**

You are responsible for checking your benefits and what percentage of the fee you'll be reimbursed by your plan. Because we do not have contracts with insurance companies, we are not authorized to discuss your plan or access your personal information through their network. Typically Personal Choice, Blue Cross, Aetna, Cigna and United Healthcare will reimburse for some percentage of your treatment, after an out-of-network deductible has been met. Medicaid and Medical Assistance plans will not reimburse for services at Creative Healing.

### **How long does it take before I start receiving reimbursement?**

Assuming your deductible has been met, it can take anywhere from two to six weeks to begin receiving reimbursement. If you have concerns about being able to afford services at Creative Healing, please be honest with your treatment provider up front. It's best to find a good match both therapeutically and logistically at the onset of treatment so we don't begin something that cannot be followed through with or completed. We can help you find an insurance based provider if that is your preference.

**Will I receive notification when you submit claims?**

Since we are not contracted with your insurance company, we will not receive this information on your behalf. Ideally you will begin to receive checks in the mail to reimburse you for your services. If, for some reason, your insurance company does send us a check or notification, we will promptly reach out to you and begin prorating your services appropriately.

**Can I get an invoice to submit to my insurance company?**

Of course! If you would like an itemized receipt for your appointments, please email your therapist and request one with the specific dates of service that you would like listed on the receipt. We can also electronically submit claims for you with the click of a button if you'd like us to help you with this service.

**What information would you need from me to submit claims for me?**

We would first need you to sign a release that we can submit claims to your insurance company. Then, we would need you to complete a form with your insurance information, including policy number, name and demographic information of policy holder, as well as take a copy of your insurance card to keep on file. Please request this paperwork from your therapist if you have not already completed it as part of your intake welcome packet.

**If you submit claims for me, do I still need to pay the full fee up front?**

Yes. Because we are an out-of-network provider, this means that you are responsible for the full payment of services. If you have questions about reimbursement rates, please follow up directly with your insurance company to determine the details.

*Thank you for trusting us with your child's emotional wellness! We are happy to have you as part of the Creative Healing Community!*