

## **Services Provided by Psychologists Which are Not Covered by Health Insurance**

### **Services for Children and Adolescents:**

- Psychoeducational evaluations to diagnose a learning disability or to assist with classroom placement.
- Wellcare (Magellan) will not cover any testing related to diagnosing ADHD.
- Psychological evaluation to diagnose mental retardation.
- Psychoeducational evaluation required by a private school for admission.
- Report summarizing an evaluation and/or treatment of a patient.
- Child custody evaluation ordered by the courts and arising out of a custody dispute between the parents.
- Psychological evaluation required by a college to determine if a student presents a danger to self or others prior to being re-admitted.
- Psychoeducational evaluation requested by a college in order to determine if a student has ADHD and qualifies for classroom accommodations.

### **Services for Adults Which Are Not Covered by Health Plans:**

- Psychological evaluation requested by an attorney as part of a personal injury lawsuit, in order to establish the extent of psychological damages.
- Fitness for duty evaluations to determine if an employee is fit to return to work.
- Pre-employment screening to determine if an employee is mentally stable.
- Parental fitness evaluation required by DF&CS in order to facilitate reunification between parent and child(ren).
- Co-parenting coordination, or mediation between divorced parents, in an effort to help them resolve disputes about the children, whether voluntary or court-ordered.
- Couples counseling, or marital therapy, where neither person has symptoms that rise to the level of a diagnosed psychological or behavioral disorder
- Cases in which a person is seeking advice—for example, how to handle an elderly family member who may have dementia, how to deal with a hostile ex-spouse, whether it would be advisable to petition the court for custody of the children, etc.

- Alcohol and/or drug abuse evaluation, ordered by the court and arising out of a criminal matter

Excerpts from the provider manuals of insurance companies as to what psychological services are not covered by the plan.

#### Aetna

“When is testing excluded?

“Most Aetna benefits plans exclude psychological and neurological testing for the following reasons because they are not considered treatment of a disease:

- \* Educational concerns, including classroom accommodations.
- \* Employment-related purposes, including disability qualification
- \* Legal/court-related purposes.”

#### Amerigroup (same as Aetna)

#### Blue Cross Blue Shield:

“It should not be for the primary purpose of screening for learning disorders, vocational testing, or education planning, unless allowed by local plan guidelines. Custody evaluation, court referral for evaluation (unless medically necessary), and testing for research purposes, are not covered.”

#### Cenpatico Behavioral Health (Peachstate health plan)

Not listed in the provider manual. Official confirmed by phone on 11-9-11 that testing “for educational purposes, or to diagnose learning disabilities” is not covered by the plan.

#### Magellan Behavioral Health (MBH):

“Exclusion Criteria: A. The testing is primarily for educational or vocational purposes. ... E. The testing is primarily for diagnosing Attention Deficit Hyperactivity Disorder (ADHD), unless the diagnostic interview, clinical observations, and results of appropriate behavioral rating scales are inconclusive. ... G. Testing is primarily for legal purposes, including custody evaluations, parenting assessments, or other court or government ordered or requested testing.”

#### Tricare

“The following behavioral healthcare services are not covered under TRICARE:

- \* Behavioral health services and supplies related solely to obesity and/or weight reduction.
- \* Educational programs
- \* Therapy for developmental disorders such as dyslexia, developmental mathematics disorder, developmental language disorders, and developmental articulation disorder.”

United Behavioral Health (United Healthcare)

“Generally psychological testing purely for educational evaluations, learning disabilities, developmental delays, admission to organizations, or judicial requirements are not covered. Also not covered are tests performed routinely as part of an assessment or tests to determine the extent of potential neurological damage.”