



What Can I Do If My Counselor Can't Take Insurance? **A Guide for Submitting Claims for Reimbursement**

*If you are asking to use your insurance for counseling, you are not alone. This is by far one of the most common questions we get from new clients! If you are interested in learning more about why many counselors can't take insurance, feel free to keep reading! However, if you simply need a solution, **skip on down to Page 2!***

Why Can't My Counselor Take Insurance?

Credentialing is the application process a provider must complete in order to be considered "in-network" for an insurance panel. While insurance companies estimate that this process takes ~30-90 days, it is fairly common for the process to take over six months for some counselors! Each panel has a different credentialing process and some panels contract out their mental health benefits to third-party managed care organizations. Many private pay counselors simply don't have the infrastructure to complete these tasks in addition to clinical work. For these reasons, qualifying NRTC counselors use Headway to do the heavy lifting of some of these tasks. However, unfortunately many of the most common insurance panels have very low reimbursement rates for counseling, and we can still be subject to audits or recoups. Finally, counselors are not qualified to credential with insurance companies until they are fully licensed, which excludes LPC Associates from the ability to directly bill insurance.

But You have Counselors at NRTC Who Can Take Insurance...Right?

Short answer...sometimes. Our fully licensed counselors are all required to credential with some insurance companies, but as we explained above, these companies will only credential certain licensure status.' Additionally, we do not currently have the infrastructure to bill Medicaid, Medicare, or other third-party companies that private insurances sometimes use for mental health benefits (such as HMO's, Magellan). This often means that our counselors who bill private insurance have full caseloads and may be unable to take a new client at the time you are seeking counseling.

But I Can Save Money with My Insurance...Right?

Short answer...sometimes. This is true in theory, but can be more complicated than it seems. Even if you can technically "use" your insurance, the cost of the session would still vary greatly depending on your benefits. You may actually not end up saving much money out-of-pocket, especially if you have a deductible-based plan that requires you to pay the full amount until your deductible is met.



What Are My Options?

Reimbursements:

This is the most common recommendation when your counselor is not able to credential with your insurance company for billing. In many cases, you are able to personally submit the claims directly with your insurance company and request an out-of-network reimbursement for the session. However, this can feel very daunting, as there is generally not someone to walk through this process with you! At New Rhythms, our goal is to help with this process as much as possible! We have found two different services that help with out-of-network reimbursements for mental health services. If you go to either of these sites, you are able to make an account and determine if your benefits would reimburse you for counseling sessions.

www.reimbursify.com

www.mentaya.com



If your insurance company will reimburse you, we can provide you with a superbill to submit along with your claims.

Sliding Scale/Intern:

Many counseling centers offer sliding scale services. This essentially means they will lower their rates based on your income. At NRTC, we have graduate counseling interns who offer sessions on a sliding scale. NRTC has a competitive internship program and provides extensive supervision and cutting-edge training to their interns. So, by choosing an intern, you are also choosing a counselor who is receiving training from a University and supervision from other highly-experienced counselors.

Waitlist:

Unfortunately, due to the increasing mental health care crisis, there may be a waitlist for insurance or sliding scale services. IF you have no choice but to use your insurance, expect a waitlist and try to put your name on a few waitlists before your situation becomes urgent if possible. We are happy to suggest other local centers that we work with often if you need help getting on more waitlists as recommended.