



## WHAT YOU NEED TO KNOW ABOUT INSURANCE REIMBURSEMENT

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### **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 a therapist at New Tides Counseling?  
(Be sure to ask about your **mental health benefits**.)
  2. Do I need pre-authorization? How do I get this?  
Note your authorization # \_\_\_\_\_ and Number of visits \_\_\_\_\_  
What dates are they good for? \_\_\_\_\_ What do I do if I want more visits? \_\_\_\_\_
  3. Do I have any deductible to meet? \_\_\_\_\_ How much? \_\_\_\_\_  
Any Co-pay? \_\_\_\_\_ How much? \_\_\_\_\_
  4. Where and to whom should New Tides Counseling send claims?  
(Sometimes mental health claims go to a different address.)
  5. Name of the 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. Our billing service will then bill your insurance company. After we hear back, you will be billed for any deductibles and copays. If you know your co-pay amount and want to pay it at each session, that is appreciated.

#### **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 are 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.

#### **Cash**

If you are not using insurance, we accept cash, check, and credit cards. Ask your clinician about payment questions.

#### **HSAs** (Healthcare Spending Accounts)

Many employers offer HSAs, where you can be reimbursed for your payments from money they have put in there for your use or pre-tax money you have set aside for medical bills.