

Health Insurance Policy

The following is provided for your information and understanding of my policy regarding use of your health insurance coverage for mental/behavior health treatment and services provided by me as a Licensed Mental Health Counselor.

I am currently not “in-network” or “on-panel” as a provider with any insurance company, except for United Healthcare & Providence Health, so before scheduling an intake appointment, it is strongly advised that you check with your insurance company to know what the terms are for “out-of-network” services, including your deductible and percentage/amount of your co-insurance, as both will be deducted prior to them reimbursing you any amount of my session fees.

My current policy requires clients to pay cash or check for the full session amount at the time of service. I can then provide a “super-bill” to you that lists the dates of service, diagnosis code(s), treatment code(s), and fees collected so that you can submit that to your insurance company for direct reimbursement from them to you.

It is important to understand that in order for insurance companies to provide reimbursement for mental/behavioral health treatment or services, a client needs to have a diagnosable and verifiable mental/behavioral health condition that I am qualified to treat (e.g. anxiety, depression, PTSD, ADHD, adjustment disorder, personality disorder, etc.), and that the diagnosis would become part of your personal health record.

Marriage Counseling:

Additionally, “marriage counseling” or “couples counseling” is not treatment that is covered by insurance, either in-network or out-of-network. If either/both of the individuals can be verifiably diagnosed with a condition that is affecting the relationship, then treatment for that condition can be considered reimbursable by the insurance company. Other forms of treatment to address additional marital/couples concerns (i.e. communication, finances, parenting, etc.) cannot be considered treatment covered by insurance.

If you would like to receive services for marriage/couples counseling, it is likely you will need to be prepared to pay out-of-pocket, either to me or to one of our other, qualified associates. Feel free to check our website: www.anlcc.com for a complete listing of our associates, including their biography, specializations, and contact information.

Thank you for your inquiry into counseling services. I look forward to serving you if the above policy accommodates your counseling needs.

Sincerely,

Brad Peterson, LMHC, LPC