

Insurance Reimbursement

INSURANCE REIMBURSEMENT

In order for us to set realistic treatment goals and priorities, it is important to evaluate what resources you have available to pay for therapeutic services. If you have a health insurance policy, it will usually provide some coverage for mental health treatment. However, **you (not your insurance company) are ultimately responsible for full payment of my fees.** It is very important that you find out exactly what mental health services your insurance policy covers.

- Your benefits will be checked before we start treatment but, I would encourage you to check it too. I can try to help you, on my experience, understand the information you receive from your insurance company. Unfortunately, I am not able to help you negotiate or advocate for your benefits directly with your insurance company.
- By signing below, you are stating that you understand that Hannah Hernandez offers an extra service by checking your insurance benefits via Alma before your treatment begins. Anything the insurance company quotes me could be inaccurate and may be subject to change at any time. I understand that if my insurance fails to cover my services, I am responsible for the full amount of each session. Furthermore, if I have not paid my outstanding balance within 30 days of my last service, Hannah Hernandez, has the right to bill my credit card on file for the full amount owed.
- It is important to note, insurance plans are often limited to short-term treatment approaches designed to work out specific problems that interfere with a person's usual level of functioning. It may be necessary to obtain authorization for additional sessions after a certain number of sessions. Sometimes, the insurance company may decide your coverage is over or that it is no longer medically necessary, in their opinion.
- You should also be aware that most insurance companies require me to diagnose you with a mental health diagnosis. Sometimes they require additional clinical information such as treatment plans or summaries, or copies of the entire record. This information can be used in any way the insurance company sees fit. They may store your information in databases.
- Once we determine the benefits available to you through your insurance coverage, we can discuss what will happen if your benefits run out before you feel ready to end treatment. It is important to remember that you always have the right to opt out of your insurance and pay for my services yourself to avoid some of the complication listed above.
- If at any time after treatment begins, insurance does not cover services you have received, you will be responsible for the entire treatment costs associated with those services attended.

By signing below, I am attesting that I understand and agree to the information above.