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## INSURANCE REIMBURSEMENT

Dr. Kelly practices Direct Care Medicine, or Concierge Psychiatry, and does not involve insurance companies directly in your treatment. This means that you are responsible for full payment at the time of service, and she is not able to accept patients with Medicare. However, many insurance companies are willing to reimburse the patient a portion of fees paid for out-of-pocket expenses. Each insurance company is different in terms of the deductible amount for OUT-OF-NETWORK providers such as Dr. Kelly, and also the reimbursement ratio (i.e. once you've reached your \$500 deductible they will reimburse you 75% of any out-of-pocket expenses past that). In-office visits are often reimbursable, although telehealth appointments are not.

### Your Responsibility

Contact your insurance provider for answers to the questions:

1. What is your insurance coverage for out-of-network providers
2. What is your deductible for expenses paid to out-of-network providers
3. What is the amount they will reimburse you for your out-of-pocket costs incurred with an out-of-network provider
4. Does the doctor need to attempt preauthorization with the insurance company prior to reimbursement being approved
5. What forms or information does the insurance company require – Usually insurance companies either require a form called a **Superbill** (that Dr. Kelly prints off for you) with receipts for payments, or a standard form called **CMS Form 1500** (if so, obtain a copy of the required form and fill out your portion with your insurance information, then give it to Dr. Kelly to complete)
6. Does the form need submitted by the patient, or the doctor's office
7. By what method should the form be submitted (fax, mail, etc)

### Dr. Kelly's Responsibility

- Providing you with required documentation (such as the Superbill, or the CMS Form 1500 with the bottom / medical portions filled out). The insurance company can fax Dr. Kelly any required forms also
- The billing codes that Dr. Kelly often uses for insurance companies are
  - **90792** for the initial (new patient) psychiatric diagnostic evaluation and assessment
  - **99215** for medication management
  - **90833** for additional psychotherapy

Dr. Kelly's current fees are **\$300** for an initial psychiatric evaluation, and **\$150** for a 30 minute appointment, and **\$200** for a 60 minute appointment. If you are interested in attempting to receive reimbursement from your insurance company, Dr. Kelly's office can help with the process.