



silver lining
PSYCHOTHERAPY

INSURANCE VERIFICATION BCBS PPO IN NETWORK CLIENTS

In order to avoid surprises please call your insurance company to verify your mental health benefits before our first meeting. The phone number is located on your insurance card. Please provide a copy of your BCBS insurance card, front and back, for your first visit. You may scan and email it to me or bring the card with you. I am in network with most BCBS PPO policies. As policies vary, there may be a sub provider for mental health. Please call to verify coverage. Any uncovered sessions, deductibles, copays or coinsurance will be your responsibility. Please see below for a list of helpful questions to ask when you call your insurance provider.

Out of network clients are responsible for the full fee of the session at the time of service. Please note the following: the first session is billed as an initial diagnostic session CPT code 90791 billed at \$195, on going 1-hour sessions CPT code 90837 billed at \$175. I will provide you with a receipt to submit to your insurance provider for reimbursement. Please verify if you have out of network benefits, percentage covered and reimbursement rates and procedures directly with your insurance company.

HELPFUL QUESTIONS

- 1.- I'd like to verify my insurance coverage for outpatient mental health services. Is Virginia Castillo, LCPC with Silver Lining Psychotherapy, LLC an in-network provider?
- 2.- Does my policy have a mental health sub provider? If yes, what is the sub providers name? Does sub provider cover services with Virginia Castillo, LCPC with Silver Lining Psychotherapy?
- 3.- What is my deductible? Have I met my deductible? What is the deductible period?
- 4.- Do I have a copay? What is the copay amount I will pay Virginia per visit?
- 5.- Are there a maximum amount of sessions per calendar year?
- 6.- Will you cover CPT code 90791? Will you cover CPT code 90837?
- 7.- Do services need to be pre authorized? If yes, what is the procedure?