



Center for *Optimal Brain Performance*

4003 24th Ave. N.E.

Norman, OK 73071

PH: 405-573-4019; FAX: 405-573-4074

Getting the Most from Your Insurance

To determine if you have insurance coverage for EEG biofeedback (neurotherapy), you will need to call your insurance company and request the information outlined below. We have done our best to provide you with the most accurate information that is available to us. Unfortunately, insurance companies are reluctant to volunteer the information that you are seeking. In other words, if you ask about a specific procedure code, and that is not a code that they use, but the company will cover the procedure under a different code, the insurance representative is not likely to volunteer what code will be accepted. Hence, we have attempted to provide you with a variety of procedural codes, so that if your insurance company denies one code, you can offer another. (As you ask about the various codes, circle the one for each numbered section that is covered.)

You will need your insurance identification card, a pen or pencil, and this form.

Remember: You are the customer--you have the right to this information and to be treated politely and with patience.

When an insurance representative answers, begin by asking: "To whom am I speaking? Write down the representative's name _____. Then say, "I am calling to find out what coverage I have for a series of services provided by a licensed psychologist, who is not a participating in network provider. The representative will ask for your name, group and agreement number. (Have your insurance card ready.) If they ask who the provider is, say, "The licensed psychologist's name is Dr. Lisa Black." The representative will probably ask you what the diagnosis is. If the representative does not ask, tell the representative that the diagnosis is _____. (If using ADD, then say "I understand that this is considered a medical diagnosis.")

Tell the representative that you have questions about the coverage for a number of procedures and that you have the codes for these procedures.

1. Ask the representative: "Is a diagnostic interview--CPT code 90791 covered?" The charge is \$342.50. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____
2. Ask the representative: "Is neuropsychological testing with a computer--CPT code 96130 covered?" The charge is \$242.50. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____
3. Ask the representative: "Is a Neuropsychological Testing--CPT code 96132 covered?" The charge is \$245.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service?

4. Ask the representative: "Is an Additional Neuropsychological Testing--CPT code 96133 covered?" The charge is \$270.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____
5. Ask the representative: "Is a Neurobehavioral Status Exam--CPT code 96116 covered?" The charge is

\$445.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service?

6. Ask the representative: "Is a Digital Analysis--CPT code 95957 covered?" The charge is \$445.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service?

7. Ask the representative: "Is an Exam Interpretation--CPT code 90887 covered?" The charge is \$345.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service?

8. Ask the representative: "Is an EEG Biofeedback session (60 minutes)--CPT code 90901 covered?" The charge is \$100.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____ "Is there a limit on the number of sessions per day?" If yes, how many? _____ "Is there a limit on the number of sessions per week?" If yes, how many? _____

9. Ask the representative: "Is a psychotherapy session (30 minutes)--CPT code 90832 covered?" The charge is \$125.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____ "Is there a limit on the number of sessions per day?" If yes, how many? _____ "Is there a limit on the number of sessions per week?" If yes, how many? _____

10. Ask the representative: "Is a psychotherapy session (60 minutes)--CPT code 90837 covered?" The charge is \$125.00. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____ "Is there a limit on the number of sessions per day?" If yes, how many? _____ "Is there a limit on the number of sessions per week?" If yes, how many? _____

*If your insurance representative says no, it may be due to the fact that your insurance company only accepts 5-digit codes. Ask your representative if they cover CPT code 90901.** If your representative says yes, ask how much time is allowed for CPT code 90901? Write down the length of time here: _____. If your representative says that CPT code 90901 is for less than 45 minutes, ask your representative what CPT code our office should use to charge for an EEG biofeedback session that is 45-60 minutes? _____ "Is there a limit on the number of sessions per day?" If yes, how many? _____ "Is there a limit on the number of sessions per week?" If yes, how many? _____

**If CPT code 90901 is not covered up to the \$225 charge then, ask the representative: "Is an EEG biofeedback with psychotherapy (45 minutes)--CPT code 90876 covered?" The charge is \$225. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____ "Is there a limit on the number of sessions per day?" If yes, how many? _____ "Is there a limit on the number of sessions per week?" If yes, how many? _____

***If CPT codes 90901 or 90876 are covered up to the \$225 charge then, ask the representative: "Is Individual psychotherapy (45 minutes)-- 90834 covered?" The charge is \$225. How much will I be reimbursed? _____ Is there a maximum dollar amount for this service? _____ "Is there a limit on the number of sessions per day?" If yes, how many? _____ "Is there a limit on the number of sessions per week?" If yes, how many? _____

Now ask the representative:

"What is my maximum lifetime benefit for this diagnosis and these procedures? _____

"Are there any other limits on my coverage for this diagnosis and these procedures? _____

"What deductible must be satisfied? _____ "How much of my deductible has been satisfied to

date?" _____

Once again, ask for your representatives' name _____.

After ending the conversation, record date _____ and time _____ of phone call.

Then bring the completed form to our office. We will make a copy for our records. You should keep the original.