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Working With Insurance to Access Out of Network Benefits For Psychological Testing

Dr. Ferguson is an out-of-network (OON) provider for most insurance plans. Dr. Ferguson's office does not bill insurance. You will be responsible for securing authorization and filing claim forms. Dr. Ferguson's will give you a Super Bill (receipt), showing your payment and procedure codes; however, there is no guarantee of coverage. If authorization for OON benefits is not obtained prior to your appointment with Dr. Ferguson, your insurance company may deny your claim.

Follow these steps to request approval for out-of-network benefits:

- 1) Contact your insurance plan by calling the number on the back of your insurance card for Behavioral Health or Mental Health. Tell them you are seeking out-of-network benefits.
- 2) **Make sure you let the insurance representative know you are seeking psychological testing services to assess for medical diagnoses, not "educational testing."**
- 3) Ask for these services: A Psychiatric Diagnostic Interview (CPT code: 90791, Dr. Ferguson charges \$250 for this service), Psychological Testing (CPT codes: 96130 and 96131 are \$175 per unit; and 96136 and 96137 are other types of testing which are \$87.50 per unit).
 - a. For example, a typical assessment for ADHD is \$1125 (additional testing may be required), which involves: 1 unit of 90791 (\$250), 1 unit of 96130 (\$175), 1 unit of 96136 (\$87.50), 3 units of 96137 (\$87.50 per unit or 262.50 total), and 2 units of 96131 (\$350), for a total of \$1125 due in the office at time of testing. Testing for Autism is similar, with additional units of 96131 and 96137 required.
- 4) Because psychological testing is a specialized service, your insurance company may be more inclined to allow you to see Dr. Ferguson. You will most likely be given a list of providers who are on your insurance panel. Inform the insurance representative that psychological assessment services must be provided by a trained psychologist or neuropsychologist, and cannot be provided by a counselor, MFT (Marriage-Family Therapist), or LCSW (Licensed Clinical Social Worker).
- 5) Ask the insurance company to quote you the amount they will reimburse you in a dollar figure. The insurance company may state this as a percentage (for example, "60%"). This means that they will reimburse you 60% of the "usual and customary rate" (UCR) set by the insurance company; this is not 60% of Dr. Ferguson's fee. For example, an insurance company states they will reimburse 60% of the UCR of \$100 for psychological testing (96131, for example), or \$60. As Dr. Ferguson's fee is \$175 for each hour of 96131, the family would pay \$175 in Dr. Ferguson's office, then the insurance would mail you a check for \$60, making the total for this hour of service \$115 (\$175-\$60=\$115).
- 6) Sometimes, a claim form must be filled out, so request a copy of their form and where to send it to the insurance company. Note their fax number or address here: _____

Feel free to contact Dr. Ferguson's office with any questions.