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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.*