

Dr. Stefaniak's Office Will Not Submit Claims to Insurance.

We will provide you with a superbill at each appointment as a receipt for your payment. This will contain all of the information needed for you to communicate with your insurance company. Some insurance plans will only require a copy of the superbill. Contact your insurance company for more information. We have compiled a list of suggestions for dealing with your insurance company.

Getting the Most from Your Insurance

Submit paperwork to your insurance as soon as possible following the appointment.

Many insurance plans have "timely filing periods" which can be anywhere from 60 days to 1 year. If the claim is not submitted within this period, it will not be processed. A claim representative from your insurance company can explain their deadlines.

Keep copies of everything you send to the insurance company. Things can get lost in the mail or in the claims department. You will want to have copies so that you can resubmit, if necessary.

Once you send paperwork in, make a note on your calendar 45 days out with a reminder to follow up. The state of Colorado requires that claims be paid or denied within 45 days of being submitted. If you have not heard from the insurance company within 45 days, call them to follow up on the status of the claim. This is especially important if your insurance has a timely filing period of 60 days-you will want the opportunity to get lost information to them a second time.

If you receive a denial that you believe to be incorrect, call the insurance company right away. As with the timely filing periods, insurance companies often impose a time limit for appealing a denial.

Learn to read the EOB (Explanation of Benefits) that comes in the mail. Make sure that the insurance company is reimbursing you the correct amount. If you are unsure how to interpret the EOB, contact your insurance company and ask to speak with a claims representative.

Know your child's diagnosis. State and national parity laws require insurance companies to cover certain mental illnesses with the same benefits as they would cover a medical diagnosis, such as a sore throat or diabetes. Parity diagnoses include depression, bipolar disorder and schizophrenia. These diagnostic codes begin with 296. If your insurance company requires you to fill out a form for each appointment, be sure to list the 296 diagnosis first. Your child's diagnosis is marked on your superbill.

Understand the procedure codes. Sometimes an insurance company will ask a patient about a procedure code. In our office, only a handful of codes are used. These are:
99212-99215 = Evaluation & Management Office Visit
90833-90836 = Additional Psychotherapy
90785 = Interactive Complexity