

Insurance Script

The purpose of this script is to guide you in navigating your insurance and ensuring that our time together is covered by your plan.

If you use this guide, it would be helpful to bring this document/information, along with your insurance card, to your first appointment.

Cultivate Counseling and Wellness is currently able to accept Blue Cross Blue Shield, Aetna, Preferred One, UBH/Optum/Medica and UCare. However, there are a few exceptions based on specific providers, which can be found on the individual provider pages. If you are contracted with an insurance company for whom we are not contracted, or a company that is not listed, we are more than happy to provide you with a superbill to submit to your insurance company for reimbursement for our sessions. ***The superbill does not guarantee reimbursement.*** We are also able to accept FSA/HSA cards as a form of payment.

Primary insurance company _____
Policy # _____ Group # _____
Policy holder name and DOB _____
Policy holder address _____
Relationship to client? Self Spouse Parent

If you have a secondary insurance, please provide this information on the back of this page.

Call the member services number on the back of your card and ask:

1. Does my plan cover outpatient nutrition counseling? (codes: 97802 and 97803)
 - a. If yes, how many sessions are allowed?
 - b. Does my plan only cover visits that are “medically necessary”? or do they also cover preventive services? (code: Z71.3)
2. Does my plan cover individual outpatient mental health services? (codes: 90834 and 90837)
 - a. If yes, how many sessions are allowed?
 - b. Does my plan cover outpatient mental health assessment? (code: 90791)
3. Do I have a deductible to meet first?
 - a. If yes, how much is your deductible?
 - b. How much of the deductible have you met?
4. Do I have a copay for outpatient nutrition counseling and/or outpatient mental health services?
5. Do I need a physician referral?
6. Record the representative’s name and a reference # when checking your benefits. This information will be necessary if you ever need to dispute a rejected claim.