



Mindful Counseling PLLC
30 Westgate Pkwy #351
Asheville NC 28806
(828) 845-8192

contact@mindfulcounselingpllc.com

INSURANCE BENEFITS, OPTING OUT OF INSURANCE, SLIDING SCALE

This guide is intended to help you discover what will most likely happen when utilizing your insurance benefits. We currently offer in-network (INN) billing and out-of-network (OON) options for a variety of insurance providers and plans. While we do our best to determine what coverage can be expected prior to services, it generally requires submitting a claim and waiting for the insurance provider to issue payment to most accurately see what will happen. Using the information provided in this guide and asking the provided questions, it is possible to best understand what your plan is likely to cover and in what amount. Generally, insurance companies are required to issue payment within 30 days of claim submission and receipt.

Please read the following descriptions of billing scenarios before proceeding to the questions section further into this document.

Note that not all insurance plans cover telehealth services and plans that do may elect to discontinue coverage for telehealth services at a future date.

In-Network (INN) Billing

Mindful Counseling PLLC currently contracts with

- Aetna
- Ambetter of North Carolina
- Blue Cross Blue Shield (generally including plans bearing either the Blue Cross or Blue Shield logos such as most Anthem plans),
- North Carolina State Employees Plan
- Optum / UnitedHealthcare plans

With In-Network (INN) billing, you will complete our assignment of benefits form authorizing the following:

- Authorize us to submit claims for services rendered on your behalf to your insurance company
- Receive payment directly from your insurance company of their portion of coverage for services
- You pay the assigned portion (copay, coinsurance, or contracted rate being applied to the deductible)

With INN billing, our contract dictates the reimbursement rate for services rendered, which varies from insurance plan to insurance plan and from service (CPT) code to CPT code. *Deductibles also vary from insurance company to insurance company and plan to plan.*



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Please be aware that in some circumstances, insurance companies may make adjustments to payments issued which could result in you owing a balance for services previously paid for. This is uncommon and in the event that this does occur, we will reach out to you directly to discuss the situation.

Out-Of-Network (OON) Billing

Out-Of-Network (OON) billing happens when you work with a provider such as a clinician at Mindful Counseling PLLC who is not currently contracted with your insurance company. Please note: not all insurance plans provide OON benefits and it is important to verify with your insurance company if your company and plan will cover OON services and under what circumstances. In circumstances where OON benefits are available, there is generally a separate OON deductible from INN services.

For OON services, you will pay the full fee of the clinician as stated in their informed consent form. Payment will be due at the time of service as agreed upon. Mindful Counseling PLLC and your clinician will provide what is called a super bill for you and your insurance company to pursue reimbursement. We also provide OON billing through Thrizer, a billing service provider specifically intended to simplify and streamline the OON / super bill / reimbursement process. If electing to use Thrizer, payments will be processed through Thrizer rather than IntakeQ / Stripe.

Opting Out of Insurance / Private Pay

There are a variety of circumstances in which an individual may elect to opt out of using their insurance benefits all together. Typically, this is due to having a high deductible and seeking a sliding scale rate lower than the contracted rate with the individual's insurance company or a clinician's full fee. If this is your preferred option (having insurance but electing not to use it), you will sign our Opt Out of Insurance Form agreeing to not utilize your insurance for either INN or OON reimbursement.

Sliding Scale / Reduced Fee

This billing option reflects circumstances in which you are not utilizing insurance coverage either due to opting out of using coverage for a lower rate for services or not having insurance coverage for services. Your sliding scale rate will be agreed upon between you and your clinician.

What is a super bill?

A super bill is a detailed invoice that includes additional information regarding the services rendered and medical information. Super bills include the following information:



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- Client Information
 - o Name
 - o Address
 - o Date of birth
- Provider Information
 - o Name
 - o Phone number
 - o Email
 - o National Provider Identifier (NPI)
 - o Tax ID
- Statement (super bill) Information
 - o Statement number
 - o Date issued
 - o Fee per service rendered (e.g. \$125 for 60-minute session, 90837, the CPT code)
 - o Total amount paid
- Medical Information
 - o Diagnosis (e.g. adjustment disorder, unspecified)
 - o Diagnosis code (e.g. F43.20)



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Questions to Ask Your Insurance Company

1. The Member Services number for my plan is:
2. The information was obtained on (date):
3. Is Mindful Counseling PLLC in network with my plan? The NPI number is 1871152124
4. In my provider in-network with my plan? (Please refer to your provider below)
 - a. Andrew Burdette – 1194286393
 - b. Justina Janda – 1821557349
 - c. Shawna Ohle – 1275292815
5. Are outpatient mental health services covered by my plan? These would utilize billing (CPT) codes such as 90791, 90837, or 90834.
6. Do I need pre-authorization for mental health coverage?
7. Is there a maximum number of sessions covered for outpatient mental health services?
8. Are in person visits covered for these services?
9. Are telehealth visits covered for these services?
10. What is the deductible amount I must reach before mental health services are covered?
11. What is my copay or coinsurance amount per session?
12. What is my out-of-pocket cost for services?
13. How much of my deductible has been reached?
14. What is my remaining out of pocket cost for the plan year?
15. When does my policy renew (when do my deductible and out-of-pocket costs reset)?



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Commercial Insurance		
Mindful Counseling PLLC	NPI2 – 1871152124	<ul style="list-style-type: none"> - Aetna - Ambetter of North Carolina - Blue Cross Blue Shield (BCBS and Anthem Plans with BCBS logos) - BCBS Federal Plans (BCBS Fed) - NC State Employees Plan - Optum / UnitedHealthcare plans
Mindful Counseling PLLC Provider List		
Andrew N Burdette LCMHC, NCC	NPI1 – 1194286393	<ul style="list-style-type: none"> - BHS - Carebridge - ComPsych - Lyra Health - Wellspring
Justina Janda LCMHC, NCC	NPI1 – 1821557349	
Shawna Ohle LCMHC, LCAS, NCC	NPI1 – 1275292815	
EAP Participation		
Andrew N Burdette LCMHC, NCC	NPI1 – 1194286393	<ul style="list-style-type: none"> - BHS - Carebridge - ComPsych - Lyra Health - Wellspring