

Journey Counseling of Coeur d'Alene

Roadmap to insurance coverage (Updated 7/1/15)

Ashlie and Michael Unruh are Licensed Clinical Professional Counselors and preferred/in-network providers for Blue Cross of Idaho. This usually includes Premera Blue Cross and some Anthem Blue Cross policies. In addition, Ashlie and Michael Unruh are preferred providers for Regence of Idaho and this does include Federal Employees. If your insurance is through another carrier, we may be "out of network", and there may be some benefits you can receive depending on your policy.

Here are some questions you can ask your insurance carrier (look at your insurance card and call the number listed on the card, or go to the website and interact with someone through chat or email.) You are usually given an information packet through your employer when you sign up for your particular insurance as well that can be a resource for you to determine your coverage. Please be aware that it is possible for other health care providers to utilize traditional coding for psychotherapy and may end up using one or more of your allotted sessions. It is your responsibility to let us know who you see for any health care in your authorization for insurance.

1. Am I covered for outpatient mental health benefits with a licensed clinical professional counselor? (We are licensed at that level)
2. Do I need preauthorization to receive services? (Some policies require you to contact them prior to receiving counseling)
3. What is the maximum number of visits allowed under my policy? (Some policies have a limit of 10, others do not)
4. Is group counseling (and/or marital counseling if applicable) covered under my policy? (Some policies have this covered, others do not)
5. What is my yearly deductible?
6. Do I have to meet my deductible before insurance will cover services?
7. What is my co pay? (That is an amount that is the responsibility of the insured)
8. Do I have to pay coinsurance? If so, what amount?

Those are the main questions to ask your insurance carrier, or find the information from your policy. We can speak to you about your plan for payment, but we are not always able to research your insurance policy, nor provide you verified information on your particular plan. We encourage you to be knowledgeable about your policy so that you know what to expect. You are responsible for full payment if you are not certain of the details of your policy. We can bill your insurance and credit your account with the difference if insurance pays all or a portion of your claim.

If you have further questions, please do not hesitate to ask either of us.

Michael and Ashlie