

Thank you for scheduling a consultation through the website! We look forward to connecting with you and seeing if we are a good fit. Before proceeding with your consultation, we want to make sure you are aware of our insurance procedures:

At this time, we only accept out of network coverage under PPO plans.

**What does this mean?**

There are two major types of insurance plans - HMO and PPO. With any insurance, you will either have the HMO or the PPO version.

| <b>PPO plans</b>  | <b>HMO plans</b>   |
|---|--|
| You have out of network coverage  | Limited to see therapists to in-network  |
| You can see any therapist at Ember and likely get reimbursed after sessions (check with your insurance provider as we cannot guarantee.)  | Your sessions are not covered at Ember. However, you can pay out-of-pocket. If you cannot afford the full fee, we offer sliding scale options, dependent on availability.  |
| You can use an HSA (Health Saving Account) or FSA (Flexible Spending Account) card to pay for sessions if your plan includes one  | You can use an HSA (Health Saving Account) or FSA (Flexible Spending Account) card to pay for sessions if your plan includes one   |
| See below for how to proceed with calling your insurance company. Reach out to <a href="mailto:billing@emberpsychotherapycollective.com">billing@emberpsychotherapycollective.com</a> with any questions in proceeding. | Please reach out to <a href="mailto:billing@emberpsychotherapycollective.com">billing@emberpsychotherapycollective.com</a> if you'd like to see if your therapist can do a sliding scale with you, which can be significantly lower than the normal session fee. |

**If you have an HMO plan**, please feel free to still reach out to us (see above!)

**If you have a POS/ EPO plan**, you may still have out of network benefits. Please call your insurance company and ask!

**If you have a PPO plan here's how your benefits work:**

- You will pay the therapist their full fee upfront. Afterwards, you'll submit an invoice (provided by us) to your insurance provider, and they will reimburse you a percentage (usually 35% - 90%) of the therapist's fee.
- Sometimes you have a deductible. In other words, this reimbursement will only kick in once
- you've spent a certain amount.
- Because the details are different for each plan, you will need to call your insurance company to figure out how it will work.
- Before calling, it is important to know:

- That you are working with a behavioral health therapist.
- The CPT code you will be using is a 90834 code (individual) or 90837 (60 minutes/couples)
- Our zip code is: 80211 for Denver & 02116 for Boston

There are some online resources, Reimbursify ([reimbursify.com](https://reimbursify.com)) or Mentaya ([mentaya.com](https://mentaya.com)) that can help to reduce the hassle of filing out-of-network claims. Once you create an account, you simply have to submit your superbill and they take care of the rest for you! If you plan to use Mentaya, let your therapist know so they can help you set it up!