

Insurance Billing

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Insurance Billing at Kind Counseling, Inc.

Kind Counseling, Inc., is a small family owned business located in Brooklyn, New York. Despite it being a small, Kind Counseling welcomes an array of people and families from all walks of life and socioeconomic backgrounds. Kind Counseling is not paperless; hence, client charts and files are kept in manila folders in a locked file cabinet to safeguard client's information as is required by HIPPA code. Due to its size, all operations, including billing practices, are done by Mr. and Mrs. Roberts with Mr. Roberts, a Licensed Clinical Social Worker (LCSW), leading and supervising the clinical parts of the business and his wife who is the Chief Operating Officer handling the business end of the practice. And with the business not being paperless or online, much of the billing process is done manually.

Kind Counseling accepts all insurances except straight Medicaid and Medicare. Also, they do not accept any type of insurance for family and couples therapy but do charge a straight fee. One of the first and most important things taught during orientation, to which I was ignorant of, are the Current Procedural Terminology (CPT) codes. Kind utilizes four of these codes for conducting business and these are 90791 (Assessment) used for the first appointment after the consult appointment. Just as the name specifies, during this appointment the individual or individuals are assessed, and a complete biopsychosocial spiritual interview is completed. The second and most commonly code used at Kind is 90834 which is used to indicate individual sessions. Then there are codes 90847 which indicates family counseling, and 90846 which indicates a counseling phone session, the latter being utilized seldomly in the past.

During the consult appointment, which is paid out of pocket, new clients meet their respective counselors. It is during this appointment that business procedures and practices are explained and made clear to the new client. The new client is given a billing application that contains yellow highlighted sections and it is within these areas that the client is required to fill in their insurance information. While the client fills out this billing application the counselor steps out of the office and makes a copy of the front and back of the insurance card and this is the extent of the insurance procedures that the counselor is involved in outside of indicating the CPT code for each session.

This information is left on the desk for the COO Mrs. Roberts, she then calls each insurance company individually to verify that the insurance is active, to verify if said insurance covers mental health counseling and therapy and if so what is the required copay after the insurance covers their portion. After this process is completed and the information is acquired the copay dollar amount is written in red onto the same page where the insurance card was copied. Kind Counseling accepts these copays by cash, credit cards and even through a banking application called Zelle.

The growing awareness of mental health has resulted in many if not all insurance companies creating a space for psychotherapy or counseling within their plans and services covered. This has eased the financial burden of those who are seeking help and allowed counseling companies to focus on offering the best care possible without worrying about the financial burden. Another improvement within many of the insurance companies is that many of the treatment restrictions for counseling have been lifted, allowing the counselor to work without haste and a pace that is therapeutic for their clients.

Kind Counseling's billing process is still very simple because it is still a fairly small company. However, it has grown tremendously over the past few months and there is no doubt that after this pandemic is over there will be a greater need for those that are in the counseling field. Subsequently, it may benefit Kind Counseling to adapt a mainstream process that does not require a person calling and expending precious time to speak with service representatives.