

Ryan Hofrichter, LPC, SEP

Individual and Relationship Counseling
4110 Southeast Hawthorne Blvd. #203 · Portland, Oregon 97214
ryan@ryanhofrichter.com · 971.266.0710

Suggested Questions for Verifying Out of-Network Coverage

Because I am a licensed professional counselor (LPC), many insurance companies will provide some level of reimbursement for working with me as an out-of-network provider. If you have health insurance coverage and find that your plan will allow for this, I will provide you with a monthly superbill containing the information required for you to request reimbursement from your insurance company. You will still be responsible for full payment to me at the time of session. Here are some suggested questions to ask your insurance company for verifying the terms and conditions regarding out-of-network coverage:

- Does my plan include out-of-network coverage for mental health counseling services with an LPC? If so, what is the co-insurance percentage?
- Is a referral required? Is pre-authorization needed?
- Is there an annual deductible for out-of-network mental health benefits? If so, how much?
- Is there a limit on the number of sessions that can be covered per year? If so, how many?
- Is there a limit on my out-of-pocket expenses per year? If so, what is it?
- When does my plan year begin and end?

All clients should ask:

- Will you cover CPT code 90791 (initial assessment)?
- What is the usual, customary, and reasonable (UCR) fee for Multnomah County for this code?

Individual clients should also ask:

- Will you cover CPT code 90834 (45-minute individual sessions) or 90837 (60-minute individual sessions)?
- What is the usual, customary, and reasonable (UCR) fee for Multnomah County for these codes?

Couples clients should also ask:

- Will you cover CPT code 90847 (couples sessions)?
- What is the usual, customary, and reasonable (UCR) fee for Multnomah County for this code?