

## Questions to Ask Your Health Insurance Company Health Insurance Coverage

If you have a health benefits policy, you can explore the possibility of coverage. The insurance company may reference this as a CPT code. The following are codes and services your insurance provider may cover:

CPT	Description
90876	Surface Neurofeedback <i>with</i> Psychotherapy
90876	LORETA Neurofeedback <i>with</i> Psychotherapy
90901	Surface Neurofeedback
90901	LORETA Neurofeedback
95812	QEEG Recording >41-60 minutes
90791	Diagnostic Interview (counseling or neurofeedback)

If your insurance company will authorize training, we ask that you pay for services and then apply for reimbursement. A statement will be provided for your convenience in submitting claims

1. Does my policy cover Neurofeedback/ biofeedback for my diagnosis of \_\_\_\_\_ and/or \_\_\_\_\_?
2. If yes, is it covered under Medical or Psychological Services?
3. What rate is reimbursed since the therapists at The Better Brain center are out of network (e.g. 80% of usual and customary for in network vs. 50% of usual and customary for out of network providers)?
4. If it is covered under Medical Services, do I need a prescription or letter from my MD to say that it is medically necessary?
5. How many sessions of biofeedback will you cover? Per week? Per year?
6. Is there a limit of total amount paid out? (i.e., caps out at \$1500 each year)
7. Since The Better Brain Center therapists are out of network providers, do I need to see my primary care physician to make a referral to her?

\*Better Brain Center: <http://neurofeedbackconsult.com/neurofeedback-evaluation-fees/>