



Lifespan Counseling Omaha

Understanding Insurance Billing for Therapy Services: A Patient's Guide



Know Your Insurance Plan Details:

- Understand the specifics of your insurance plan (PPO, HMO, EPO, etc.) and its coverage for mental health services. This includes copayments, deductibles, and coverage limitations.

In-Network vs. Out-of-Network Providers:

- Differentiate between in-network and out-of-network providers and their impact on coverage, costs, and any referral requirements. Your employer/HR department is a great resource to find out the details of your plan, as they select it year to year. Our list of in network plans is below!



Lifespan Counseling is in network with:



Medicare
 Medicaid (Iowa and Nebraska)
 Blue Cross/Blue Shield
 AmBetter
 Aetna

Cigna/Evernorth
 United Health/UMR
 Tricare
 Midlands Choice



We act as the **relay station** for claims to your health plan. We submit claims as a courtesy. **The rates are determined by your health plan.** Your deductibles (cost shares), copays, and the amount of the fees you owe was determined by your employer when they chose your plan. Anything not covered by insurance does fall to patient responsibility.



You can submit claims to your plan personally by asking for a superbill (an itemized receipt of care) and get reimbursed directly from your plan should you choose to self pay. There are many reasons people choose to self pay for care, and we are happy to help you get paid by your plan by providing the needed documentation.

