



## **Am I in-network? How much will it cost?**

Even when we are contracted with an insurance company, you must confirm that we are a provider for your specific plan. To call your insurance company, use the phone number on the back of your card.

**STEP 1:** Confirm that Cornerstone of Hope is listed as an in-network provider for your plan (use Federal Tax ID# 34-1945499).

- If you have coverage from two (or more) insurance plans, please confirm that Cornerstone of Hope is an in-network provider for all of your plans.
- Please be aware that if you are affiliated with CCF, UH, or MetroHealth as an employee, we are not in-network.
- Currently we do not accept EAPs, even though some insurance companies have us listed as a provider.
- Please note that if you are actively receiving counseling services through any other counseling agency, we may be unable to bill insurance as they generally will not pay for two counseling providers at the same time (duplicate services).

**STEP 2:** To determine your out-of-pocket cost, ask whether you will owe a copayment or whether you have a deductible plan.

- See below for an explanation of key insurance terms.
- If your insurance company requires a procedure code, please use 90837. This code is considered a 60-minute outpatient session for mental health in an office setting.

## **ACCEPTED INSURANCE**

Aetna  
Anthem Blue Cross & Blue Shield  
Caresource  
Cigna  
Humana  
Medical Mutual  
Ohio Medicare  
Optum  
United Healthcare  
United Healthcare Community Plan

## **Understanding Your Insurance Coverage**

Your out-of-pocket cost will vary based on your unique plan.

### **FOR EXAMPLE:**

Person 1 works for a company with Medical Mutual insurance and is covered by Plan X. Under plan X, this person owes a co-pay of \$20 per visit.

Person 2 works for a different company with Medical Mutual insurance and is covered by Plan Y. Under Plan Y, this person pays \$100 per visit until their deductible is met. Once the deductible is met, they might owe \$20, or possibly nothing at all.

Both people above have Medical Mutual insurance; however, they each will owe a different amount for their services. These are only two examples among numerous potential scenarios, which is why we are unable to tell you the exact amount you might owe per session.



## **Understanding Key Insurance Terms**

### **DEDUCTIBLE**

The amount you pay for covered healthcare services before your insurance plan starts to pay. With a \$2,000 deductible, for example, you pay the first \$2,000 of covered services yourself. After you pay your deductible, you usually pay only a copayment or coinsurance for covered services and your insurance company pays the rest.

### **COPAYMENT**

A fixed amount (\$20, for example) you pay for a covered healthcare service after you've paid your deductible. Let's say your health insurance plan's allowable cost for a doctor's office visit is \$100, and your copayment for a doctor visit is \$20.

- If you've paid your deductible: You pay \$20, usually at the time of the visit.
- If you haven't met your deductible: You pay \$100, the full allowable amount for the visit.
- Copayments (sometimes called "co-pays") can vary for different services within the same plan, like drugs, lab tests, and visits to specialists.

### **COINSURANCE**

The percentage of costs of a covered health care service you pay (20%, for example) after you've paid your deductible. Let's say your health insurance plan's allowed amount for an office visit is \$100 and your coinsurance is 20%.

- If you've paid your deductible: You pay 20% of \$100, or \$20. The insurance company pays the rest.
- If you haven't met your deductible: You pay the full allowed amount, \$100.

### **OUT-OF-POCKET MAXIMUM/LIMIT**

The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits. The out-of-pocket limit doesn't include your monthly premiums. It also doesn't include anything you spend for services your plan doesn't cover.

**Please contact your insurance company to learn about your unique plan using the phone number on the back of your insurance card.**