

FAMILY RESOURCE · INSURANCE & REIMBURSEMENT

Insurance Call Script

How to check your out-of-network benefits for your child's neuropsychological evaluation.

ClearStep is a **private-pay practice** — we do not bill insurance directly, and no plans are in-network at this time. Many families, however, have **out-of-network (OON) benefits** that reimburse part of the cost. After your evaluation we provide a detailed **superbill** (an itemized receipt with diagnosis and billing codes) that you submit to your insurer for reimbursement. Before you schedule, it helps to call your insurance company and understand your benefits. Use the script and questions below.

Before you call

- Have your insurance card and member ID ready
- Know your child is the patient (the member may be a parent)
- Call the number on the back of the card
- Write down the date, time, and representative's name

"Hello, I'd like to check my **out-of-network benefits** for an **outpatient neuropsychological evaluation** for my child. I'll be paying the provider directly and submitting a superbill for reimbursement. Can you help me understand my coverage?"

— Questions to ask

- 1 Does my plan include out-of-network benefits** for outpatient mental / behavioral health services?
If the answer is no, reimbursement is unlikely — but it's still worth confirming the remaining questions.
- 2 Is a referral or prior authorization required** for neuropsychological testing? If so, how do I obtain one?
- 3 What is my out-of-network deductible**, and how much of it has already been met this year?
- 4 After my deductible is met, what percentage do you reimburse** (coinsurance) for these services?
- 5 Is there a visit limit or annual maximum** for testing or behavioral-health services?
- 6 Are these CPT codes covered?** (read the codes in the box below)
Ask whether each code is eligible for out-of-network reimbursement.
- 7 What is the "allowed amount" for each code?**
Reimbursement is a percentage of the plan's allowed amount, which is often lower than the provider's fee.
- 8 How do I submit a superbill** for reimbursement — by mail, fax, or an online portal — and what is the

filing deadline?

9 **How long does reimbursement usually take** once a claim is received?

Codes to reference on your call

90791	Diagnostic intake interview
96132 & 96133	Neuropsychological evaluation — the clinician's interpretation, integration, and report time (first hour, then each additional hour)
96136 & 96137	Test administration and scoring (first 30 minutes, then each additional 30 minutes)
96116 & 96121	Neurobehavioral status exam, when applicable (first hour, then each additional hour)

These are the codes commonly used for a pediatric neuropsychological evaluation. The exact codes and number of units depend on your child's evaluation and will appear on the superbill ClearStep provides. If you'd like the specific codes before you call, just ask us.

— Write down the answers

Date & time of call	
Representative's name / reference #	
Out-of-network benefits? (Y / N)	
OON deductible & amount met	
Reimbursement rate (coinsurance %)	
Prior authorization required?	
Where / how to submit the superbill	
Claim filing deadline	

We're glad to help. After your child's evaluation, ClearStep gives you an itemized superbill with everything your insurer needs. If you have questions about costs or the superbill, reach out any time.

ClearStep Neuropsychology
1903 East Wayzata Blvd, Suite 150
Wayzata, MN 55391
(952) 248-4219
DrWolfe@clearstepneuro.com

This worksheet is provided for your convenience and is not a guarantee of coverage or reimbursement. Benefits vary by plan; only your insurance company can confirm your specific coverage. ClearStep does not submit claims to insurance on your behalf.