

TALKING POINTS FOR YOUR HEALTH INSURANCE COMPANY REGARDING PHP OR IOP COVERAGE

- ☐ Insurance guidelines are on a state-by-state basis, country by country basis. In addition, your particular health insurance plan may require that you contact a third party company that administers your mental health benefits (i.e. Magellan, Value Options, etc.).
- ☐ If you live outside the United States, your health plan may have different stipulations for accessing benefits, along with different government involvement, but use below as a guide.
- ☐ To determine if your particular insurance company covers “**partial hospitalization (PHP)**” and “**intensive outpatient programs (IOP) for eating disorder recovery,**” contact the member services area of your health plan.
- ☐ Insurance companies may not cover our **week or weekend intensive programs** or our **specialty programs**, but it never hurts a try to ask. If you have a Flex Spending or Health Savings Account, you will be able to use these tax free dollars for these programs along with any other non-covered service, co-pays or deductibles.
- ☐ You may need to educate your insurance company on what an IOP for eating disorders consists of. Have information from our website www.reconnectwithfood.com (under Eating Disorders) handy that describes our programs, along with the download about eating disorders and appropriate programs found just below this download.
- ☐ If your insurance company tells you that they refer their enrollees to a substance abuse (drug and alcohol rehabilitation) program or a generally psychiatric facility, let the representative that you are speaking with know that this is inappropriate and although you understand that there may be some overlap, eating disorders are separate diagnoses in the DSM IV (Diagnostic and Statistical Manual of Mental Disorders) and providers should have specialty training.

- ☐ If your insurance company tells you that they will refer you to a facility for eating disorder treatment that is miles from your home, let them know how close our facility is and that is the only PHP and IOP for eating disorders in your particular geographical area.
- ☐ If they tell you that only inpatient residential treatment is covered under your plan, let them know that this is shorter, closer to home program that is more cost-effective for the company. Ask your insurance company if they will *flex your inpatient benefit*. Many insurance companies do consider our PHP as an inpatient benefit.
- ☐ Ask about outpatient mental health benefit coverage (where IOP and outpatient therapy falls under)
- ☐ Our program is an “in-network” provider with some health insurance companies or managed care plans. If we are not in your network, please let the representative that you are speaking with know that we are a licensed facility for eating disorders in Michigan (we are actually classified as a substance abuse treatment facility as there is not a category for eating disorders and this is accepted by insurance companies) and that you would like to know if you can access our facility as an “out of network” provider. We also have a medical director, who is a psychiatrist along with a fully licensed psychologist on staff.
- ☐ Ask about the reimbursement rate and other stipulations including your daily co-pay, deductible (if met yet or not), maximum out of pocket co-pays per year along with maximum out of pocket co-pay per year plus deductible.
- ☐ Also ask their stipulations for pre-existing condition for eating disorders.
- ☐ Code for Partial Hospitalization is 0912
- ☐ Code for Intensive Outpatient Program is 0905
- ☐ Take the representative’s name, title and phone number with direct extension. If you feel that you are not making any headway with this individual, ask to speak with someone else or a supervisor in this department.

- ☐ Make notes of **whom** you spoke to and **when** you spoke to them, along with **what** they told you.
- ☐ Be persistent. Follow up regularly and don't take no for an answer. Try and get a point of contact that we can follow up with.
- ☐ If you are denied, appeal this directly to the medical director of the company in writing and by telephone. Explain that eating disorders are both a medical and psychological illness.
- ☐ Write to the insurance commissioner and/or speak to an attorney, if your letter/phone call to the medical director is unsuccessful.
- ☐ Contact your state senator, state representative or governor (or respective country equivalent) as the next level of intervention.
- ☐ Once you receive solid information as to whether our program will be covered or partially covered, contact our office at (248) 336-2868 with all of the information you received and we will determine the next step/confirm authorization.
- ☐ You may need to outlay the fees and then get reimbursed fully or partially by your insurance company. We cannot provide you with a paid receipt unless you have actually paid. We cannot bill a company directly if we are out of network and/or you live outside of the United States. Some companies may not cover any costs. Keep in mind that in long run, our program will provide great value and benefits.

Reconnect with Food® at Inner Door Center
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