



## Riley Counseling – Guide to Psychological Testing Payment, Billing & Insurance

We're here to support you through the psychological testing process and want you to feel informed about how billing and insurance work. This guide outlines what you can expect regarding payments, how testing is billed, and what common insurance terms mean.

### Payment Required Before Results Are Shared

All testing-related services—including feedback sessions, reports, and documentation—require either:

- Full payment in advance, or
- An active payment plan with the first installment successfully processed.

### Card on File Requirement

**PLEASE PLACE AN ACTIVE, WORKING CARD ON FILE TO CHARGE COPAYS AND ANY BALANCES. IF YOU HAVE A HEALTH SAVINGS ACCOUNT (HSA) CARD YOU WANT TO USE, PLEASE PLACE THAT CARD ON FILE.**

1. For Private Pay individuals, a payment plan is set up during the scheduling process.
2. For clients using insurance, we do not collect payment until we receive a response from your insurance provider/Explanation of Benefits (EOB).
  - **Auto-Charge for Services \$60 and Under for Each Single Claim/EOB**  
For services costing \$60 and under, charges will be automatically applied to the card on file at the time the claim is processed by insurance. *Clients on active payment plans are exempt from this policy unless otherwise noted.*
  - If the Charges Exceed \$60, an email will be sent explaining the payment owed.

1. **Pay in Full**
2. **Payment Plans**

Structured payment plans are available and based on your total balance:

#### **Balance Owed Minimum Monthly Payment**

\$0–\$200	\$50/month
\$201–\$300	\$70/month
Over \$300	\$100/month

Payment plans are charged **automatically on the 1st or 15th of the month** (you may choose your preferred date). A valid card must remain on file throughout the plan.

- **Failed Payments**  
If a payment is declined (e.g., expired card, insufficient funds), services will be paused until the balance is resolved. Riley Counseling will contact you through multiple channels (email, text, phone, and mail if needed). Continued non-payment may result in a possible referral to collections.

- **Responsibility for Insurance and Billing Questions**

Clients are responsible for understanding their insurance benefits, including deductible, copay, coinsurance, and authorization requirements.

### **How Is Psychological Testing Billed?**

Psychological testing includes multiple components, and billing reflects those stages:

- Intake Appointment
- Testing Appointment(s)
- Scoring, Interpretation, and Report Writing
- Feedback / Results Session

Depending on whether you have an in-person testing date, services can be billed differently:

#### **If you have in-person testing:**

- You may see approximately **three separate charges**:
  - One for the intake
  - One for the in-person testing date
  - One for the report writing and/or results session

#### **If you have online testing only:**

- You may see approximately **two charges**:
  - One for the intake appointment
  - One for all testing, report writing, and results combined

**If you later decide to add a results session**, it may be billed as an **additional appointment**.

**BELOW IS A FORM YOU CAN USE TO CALL YOUR INSURANCE TO UNDERSTAND YOUR BENEFITS.**

## STEPS FOR OBTAINING IN-NETWORK PSYCHOLOGICAL TESTING BENEFITS

This worksheet helps you understand your insurance benefits related to psychological testing, including deductibles, copays, and coinsurance. **Completing this step is optional but strongly encouraged so you can anticipate any out-of-pocket costs before testing begins.**

If you have questions while completing this process, Riley Counseling is available to help clarify general billing practices. Please note that insurance companies determine benefits, not providers.

### Step 1: Call Your Insurance Provider

Call the phone number on the back of your insurance card for:

- Mental Health Benefits, or
- Behavioral Health Benefits

If neither is listed, call the general customer service number.

### Step 2: Ask About In-Network Status

Once connected to a representative, provide your insurance ID number and ask:

Is **Dr. Bree Riley** an in-network provider for my mental or behavioral health benefits?

NPI: **1922724640**

NPI Type 2: **1023734498**

Yes     No

We are in network with BCBS, Highmark, Geisinger, Cigna, Aetna, and United/Optum.

### Step 3: Ask How Costs Apply (This Is the Most Important Part)

Let the representative know you are asking specifically about **psychological testing**, not just therapy or intake appointments.

#### CPT Codes for the following questions:

Intake- 90791

Testing- 96136 or 96138

Report Writing/Results- 96130

Ask the following:

1. What is my **individual deductible**? \$ \_\_\_\_\_  
Is there a separate family deductible?  Yes  No
2. Does **psychological testing** apply to my deductible?  
 Yes     No
3. How much of my deductible have I already met? \$ \_\_\_\_\_
4. After my deductible is met, do I owe a copay or coinsurance for psychological testing?
  - A **copay**? \$ \_\_\_\_\_ per service or **Coinsurance**? \_\_\_\_\_ %

## Important Billing Clarification

Some plans process services differently:

- Your **intake appointment** may be covered without applying to your deductible
- **Psychological testing codes often apply to the deductible**, even if your intake did not. EACH PLAN IS DIFFERENT
- You may still owe **copay or coinsurance even after your deductible is met**

Insurance representatives can confirm how your specific plan handles this.

## Final Reminder

Insurance coverage varies by plan. Riley Counseling cannot guarantee coverage or estimate exact costs. You are responsible for understanding your benefits and any out-of-pocket expenses determined by your insurance provider.

Completing this step helps reduce surprises and allows you to plan ahead.

## Definition of Key Insurance Terms

**Copay-** A **flat fee** you pay for each appointment or service (e.g., \$30).

Usually applies **after your deductible is met**, but not always. You may still owe a copay per service, including for testing.

**Deductible-** The amount you must pay **out of pocket** each year before your insurance begins to cover services.

- Your **intake appointment may be covered** without applying to your deductible
- However, **testing codes are often processed differently**
- It is **very common** for testing services (not the intake) to go **through your deductible** even if your intake was fully covered
- You are responsible for confirming this with your insurance plan

**Coinsurance-** A **percentage of the cost** you are responsible for, even after your deductible is met. For example, after meeting your deductible, you might still owe **20% of each testing-related service**. Some plans include **both a deductible and coinsurance**.

Psychological testing is often billed under specific CPT codes that are **not the same as therapy**, and may be processed separately by your insurer. Riley Counseling cannot guarantee coverage or out-of-pocket estimates, and clients are responsible for understanding their own insurance plan. We encourage you to call your insurance company for information. We do not provide information about your specific insurance.