



KARA SHAUGHNESSY, MSW, LCSW

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Navigating Insurance Benefits

Empowered Life Counseling LLC is paneled with several insurance plans. Please contact your insurance company to confirm your eligibility for services and to learn about your coverage. It is particularly helpful to check in with your insurance provider at the beginning of the calendar/coverage year to verify your benefits. Since insurance can be complicated to understand, the below is provided to empower you to contact your provider and ask questions to learn more.

Contacting insurance You can either visit your insurance company's website (and create an online profile) or call the customer or member services number on the back of your insurance card. Follow prompts to "Check eligibility and benefits" so you are connected with the right representative.

Information to have ready Be sure to have handy your health insurance card (or member ID number, date of birth and any other provider numbers) and the below information for your therapist, should that be requested.

Provider full name: Kara Shaughnessy

Provider NPI: 1770074833

Provider Tax ID: 853388209

Type of service: Outpatient Mental Health Counseling

CPT Codes: 90791, 90837, 90834, 90832

Questions to ask To better help you understand the extent of your benefits, and to ensure your outpatient coverage will be covered, the following questions are helpful to ask:

- Is my therapist considered in-network? Do I have out-of-network mental health benefits?
- What is my deductible for in-network benefits? How much of my deductible has been met?
- What is my co-payment for outpatient psychotherapy sessions?
- Is pre-approval (pre-authorization) required for outpatient services?
- Do I need a referral for an in-network provider/primary care physician to see this therapist?
- Does my policy cover 60-minute sessions?
- Is there a limit to the number of sessions covered, or amount of money paid, during a year of treatment?
- What is the plan/policy year? (e.g. January-December)
- Is telehealth/virtual therapy covered? What is the co-payment?

For additional information in understanding your healthcare coverage:

- *How Insurance Works* via Mental Health America: <https://mhanational.org/how-insurance-works>
- *What Do I Need to Know about my Insurance Benefits?* Via Mental Health America: <https://www.mhanational.org/what-do-i-need-know-about-my-insurance-benefits>
- *Important Questions for Your Therapist and Insurance Carrier* via Anxiety and Depression Association of America: <https://adaa.org/sites/default/files/Questions-Therapist-Insurance.pdf>
- *Medicare & Your Mental Health Benefits* (for Original Medicare): <https://www.medicare.gov/Pubs/pdf/10184-Medicare-and-Your-Mental-Health-Benefits.pdf>
- *Differences between Original Medicare and Medicare Advantage* via Medicare Rights Center: <https://www.medicarerights.org/fliers/Medicare-Advantage/Differences-Between-OM-and-MA.pdf?nrd=1>
- *Understanding Healthcare Prices: A Consumer Guide* via American Hospital Association: <https://www.aha.org/system/files/2018-04/14transparency-consumerguide.pdf>