



In-Network Exception Request Instructions

For Blue Cross Blue Shield, Aetna, United and Cigna Insurance Holders

Autumn Starks, LCSW is an Out-of-Network (OON) Provider. What this means is that I am not in network with any insurance plans. The client pays at time of service; we give you a receipt, and you submit that to your insurance company, and they can reimburse you back. Your insurance company will pay you back based on your OON benefits. Most policies have both in-network and OON benefits. You will want to call your insurance to find out what your OON and in-network benefits are.

Some insurance providers will consider covering my services at your in-network benefits because I am a specialty provider, and it is difficult to find Internal Family Systems therapy in-network around our area. Internal Family Systems is an evidence-based, gold standard treatment for PTSD, ADHD, Depression and Anxiety disorders, and you will want to advocate to be able to have it covered at your in-network rates.

In order to do this, you will need to call your insurance company. You can find the number on the back of your card. Speak to someone in Mental Health Benefits and ask for what is called an **In-Network Exception**. (It may go by a different name with your insurance. In-Network Exception is the BCBS PPO term. United uses a Network Gap Exception Request Form.) This allows you to get covered for an OON provider at your in-network rates. *You may need to spell it out to the insurance representative...*

You want to let them know that you would like to use your in-network benefits for an out-of-network provider. You will need to explain that Autumn Starks, LCSW is a licensed professional with advanced specialty training and expertise in the treatment of PTSD, ADHD, Mood or Anxiety disorders using evidence-based psychotherapy interventions that adhere to the expert consensus best practices guidelines for these disorders. You can find a description of these treatments in depth on <https://ifs-institute.com>. You will need to tell them that you are looking to engage in Internal Family Systems therapy for PTSD, ADHD, Anxiety or Mood Disorder. You can let them know you were referred, if you were, and that you have tried in-network providers, if you have.

They will ask for a few codes: CPT (or Procedure) codes –

- 90791 - 60-minute Intake appointment (only 1 unit needed)
- 90834 - 45-minute sessions
- 90837 - 60-minute sessions (most commonly used)
- 99354 - 30-minute add-on for 90-120 minute sessions

Tax ID: 93-4565177

NPI: 1063700029; this is my national provider identifier

Once you complete this process, the insurance company will get back to you about whether they can approve it or not. This can take a few days to process to a few weeks. Sometimes they want to speak to the provider; I can call on your behalf, but usually after the first visit.

Keep in mind that if they approve it, you are still paying at time of service, and you will want to check with them to know what your benefits are and what they will be reimbursing you back. If they don't approve it, let us know, and we may be able to help you appeal the process or to offer a rate reduction if you qualify.

If you have any questions please feel free to reach out to Autumn Starks [autumn@starkstherapygroup.com] directly. I want to help you navigate this process! Each client may have something specific about their treatment that makes their case for this approach the most clear and can increase the likelihood of approval.