



3010 Bordentown Ave, STE B2 • Parlin, NJ 08859  
(732) 365-3933 • [info@TAKE2counselingnj.com](mailto:info@TAKE2counselingnj.com)  
[www.TAKE2CounselingNJ.com](http://www.TAKE2CounselingNJ.com)

### **Out of Network Insurance Waiver**

TAKE 2 Counseling & Coaching, LLC. does not contract with any insurance companies. Services are provided on a private pay basis, and therefore, we are considered “out of network.” Most health insurance plans provide some form of coverage for outpatient counseling services.

In-network benefits cover psychotherapy with professionals who sign contracts with the insurance company to provide services at a set rate. The insurance company oversees the treatment, authorizing the number of sessions allowed for a particular condition. The total number of sessions covered is usually limited to 20 or 30 sessions.

Out-of-network benefits cover psychotherapy with the professional **you** choose. Most plans require the patient to pay a deductible, and then reimburse a certain percentage of the fee after that, typically 75% or 80%. Counseling sessions are not managed and authorization is usually not required.

Your counselor or coach at TAKE 2 Counseling & Coaching, LLC. will provide you with the necessary billing and diagnosis codes in order for you to receive the benefits you are entitled. It is very important that you find out exactly what mental health services your insurance policy covers. Even if you submit the claims yourself, you may not be reimbursed for services. In addition, once an appointment has been scheduled, you will be expected to pay for the time allotted unless you provide **24 hours advance** notice of cancellation (please refer to cancellation policy).

### **Call your insurance company and tell them you would like to go out of network for behavioral health. Some questions to consider:**

1. What is my current yearly deductible?
2. How much of this deductible has currently been met?
3. What is the reimbursement rate for an out of network provider (once your deductible has been met)?
  1. What is the coverage amount per therapy session?
4. How do I submit claims for reimbursement?
5. Are there any limitations of amount of sessions or amount paid out?
  1. How many therapy sessions does my plan cover?
6. What are my mental health benefits?
7. Is pre-approval/referral required from my primary care physician?

Also the codes of service that we typically provide at TAKE 2 Counseling & Coaching, LLC. are: Initial Consultation, CPT #90791; Individual Psychotherapy, CPT# 90834; Family Therapy with the patient present, CPT# 90847 or 90837, and Family Therapy without the patient present, CPT #90846.

This information will help you determine how much you will be reimbursed for your care with us. We will also provide receipts at the end of care that you may submit when doing your tax returns. **\*Note: insurance companies may not reimburse coaching services.**

Further information if necessary:  
**TAKE 2 Counseling & Coaching**

TAKE 2 Counseling & Coaching, LLC.

- **Tax ID:** 045 028 2014
- **Taxonomy Code:** 1041C0700X
- **EIN:** 83-0981348
- **NPI:** 177 006 2846

Although obtaining psychotherapy on an out-of-network basis may seem more expensive, there are many benefits in doing so. Insurance companies **require** regular treatment plans to be submitted by their network providers in order to continue to authorize sessions. There can be a lack of clarity and/or after-the-fact decisions about what they will cover, resulting in **surprise balances** billed to patients. Finally, insurance companies can and do audit in-network psychotherapists' records, further compromising confidentiality.

Obtaining psychotherapy on an out-of-network basis **avoids** all of these issues that compromise confidentiality and autonomy of treatment. All treatment decisions are made solely between patient and therapist, including the type of therapy used, its length, and who should or should not be consulted.

Please sign below to indicate that you understand and accept payment reimbursement policies.

I have read about the Insurance Waiver. By signing below, I am indicating that I understand and accept the reimbursement policies as discussed with my counselor or coach at TAKE 2 Counseling & Coaching, LLC.

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Print Name Date

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Signature of Client or Legal Guardian Date

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Signature of TAKE 2 Staff Member Date