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Fight for Your Rights: Getting Your Insurance Company to Pay for OCD Treatment

This handout is adapted from an article by Fred Penzel, Ph.D. and is for informational purposes only.

We know that getting high quality treatment for OCD can be an expensive endeavor and would like to offer some tips about getting your insurance company to cover the cost of treatment. If you are lucky enough to be able to pay for your treatment out-of-pocket, then this information will probably not be of much interest to you. If, however, you rely on health insurance to pay for treatment, then read on.

There is a little secret that most people don't know and that's that your company is responsible for providing you with adequate treatment by properly trained practitioners. This is particularly so if you belong to an HMO, are required to see doctors who are a part of your plan, and are not covered for the services of professionals outside of your plan. OCD specialists are, unfortunately, in short supply, and chances are good that you will not find one within your company's list of providers. The unfortunate reality is that many specialists in the medical field do not work for insurance plans. This is also true of most OCD specialists.

You will most likely start by calling your insurance company to ask someone in customer service whether or not they have any practitioners who treat OCD. Always be sure to take notes of every conversation you have with anyone there, and always get the full name of each person you talk to. When you call a customer service representative at your plan, and ask for the name of someone local who treats OCD with Exposure and Response Prevention (ERP), you may be given several names. Find out where they are located, as there may be rules about how far your company can require you to travel to see someone. Usually, you cannot be required to see someone outside a certain radius. Alternatively, they may ask you such things as, "What is ERP?" Please be aware that MANY providers list OCD as a condition that they treat, however, most have very little, if any, training in ERP.

In the former case, if you call the professionals whose names and numbers they give you, you may find that they are not taking new patients, or do not treat your particular problem. If they say they do treat OCD, be sure and ask pointed questions about how many cases they've treated, what methods they use (Exposure & Response Prevention should be the

answer), and what kind of training they have had to be able to do this. What we often find is that providers say that they are willing to treat OCD, but that doesn't mean they do it often or well. If none of the company's professionals work out, you graduate to the next step, and are now in a position to make your insurance provider give you permission to see the therapist of your choice. The ultimate goal is for you to be able to access your benefits AND choose the provider you feel is the most qualified to treat your condition even if that therapist is not officially a part of your plan.

The next step is to inform your insurance company that you have found a therapist who is competent to treat what you have and ask for an IN-NETWORK EXCEPTION. You will need to explain that the providers at OCD & Anxiety Solutions are all licensed professionals with advanced specialty training and expertise in the treatment of anxiety disorders and OCD-spectrum 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 www.trich.org and www.iocdf.org.

If your company is considering an out of network exception, they may want to contact the practitioner and negotiate what is commonly known as "single case agreement." This will enable the professional to be paid their full fee, without your having to pay more than your usual co-payment. In effect, you will be covered on an in-network basis, instead of out-of-network. Unfortunately, if we were to agree to that, it would give the insurance company the right to set our rates and dictate our treatment (which is why we chose to be out of network in the first place). For this reason, OCD & Anxiety Solutions will not do "single case agreements" or negotiate treatment terms with insurance companies, however, you may tell your insurance company that because they have no one to treat your condition, you are requesting that they reimburse you directly for your out-of-pocket costs. Your therapist will assist you in this reimbursement process by providing you with all necessary codes and copies of your invoices for you to submit to your insurance company so that they can pay you directly.

It's important to remember that insurance companies are motivated by trying to keep their costs down, so it's important for you to speak up for yourself. Your insurance company might say they do not cover out-of-network providers, or, if you have out-of-network coverage, that you are free to see someone outside their list but that they will only pay out-of-network rates (which can be more expensive to you), "I'm afraid you don't understand the situation. You have no one in your network who is qualified to treat me, and since you are obligated to provide me with care under the terms of my contract, you must now allow me to see someone out-of-network, but on an in-network basis. If they now realize you know your rights and are willing to stand up for them, they will ask for the name and phone number of the practitioner. Your provider will be happy to complete paperwork or speak to your insurance company to assist in the process but please be aware that these calls can be very timely and charges this time may apply.

If your insurance company has agreed to reimburse you for your treatment, it is helpful to request a contract or statement of agreement in writing from the company. The paperwork should state how many visits have been initially approved with the practitioner, and the rate your company has agreed to reimburse you for various services. The standard insurance service code for a first visit/intake is 90791, and for regular office visits of 60 minutes is 90837, and the contract should clearly state how much will be paid for each. You will also need to know if your standard copayment will be deducted from this reimbursement. If the insurance company still resists, you must then ask to talk to a supervisor, and assertively explain the situation one more time. If they insist that they really do have a practitioner, ask for that person's name and credentials. Also ask if they are known specialists, and have specific training in treating OCD with ERP. Also ask how many people with the disorder they have treated. Since you have likely already called the professionals this person offers and don't feel they are well suited to treat your condition/aren't accepting new patients/aren't trained in ERP, and insist on them providing coverage for the qualified provider you have selected at OCD & Anxiety Solutions. As mentioned earlier, always be sure to get the full names of everyone you speak to at the insurance company. *See the additional article below for tips on interviewing potential therapists.

Overall, be assertive, speak firmly, don't lose your cool, and indicate that you know your rights as a consumer. If you get angry you may lose credibility and undercut your own position. Just remember that the insurance company isn't doing you a favor if they let you go out-of-network. You (and/or your employer) are paying good money for your benefits and you are entitled to them. Don't be bullied, put off, or take "no" for an answer. Persistence pays off, so don't let them double-talk you. Never forget that you are dealing with a profit-making business that is motivated by keeping their expenses down.

We have had many patients who have successfully negotiate with their insurance companies. This can be done, and is being done, by well-informed consumers all the time.

How to Find the Right Therapist

Finding a therapist who can diagnose and effectively treat OCD is a challenge to many patients and families. Some estimates indicate that it can take up to 14–17 years from the onset of symptoms, to getting an appropriate diagnosis and effective treatment for OCD.

Why the delay?

- Hiding symptoms. Some people choose to hide their symptoms, often in fear of embarrassment or stigma. This causes many people with OCD to not seek the help of a mental health professional until many years after the onset of symptoms.
- Lack of proper training in health professionals. People with OCD often get the wrong initial diagnosis from health professionals and may wind up seeing many doctors and therapists over the course of several years before finally getting the correct diagnosis
- Difficulty finding local therapists who can effectively treat OCD.
- Not being able to afford proper treatment.

The 2013 APA Practice Guideline for the Treatment of Patients with Obsessive Compulsive Disorder recommends beginning treatment with a type of Cognitive Behavior Therapy (CBT) called Exposure and Response Prevention (ERP), which has the strongest evidence supporting its use in the treatment of OCD. Below are some “tips” and guidelines for finding a good ERP therapist.

Tips for Interviewing Therapists

These tips have been adapted from “How to Choose a Behavior Therapist” by Michael Jenike, MD. As you begin the search for a therapist, it is important to know that there are many factors that can go into finding the right therapist for you. Your initial consultation may be done over the phone, or in person, but either way, remember:

- You have a perfect right to ask questions. This is your life and health!
- If the therapist is guarded, seems defensive or becomes angry at your requests for information, you should probably look elsewhere.
- If the therapist appreciates how important a decision this is for you and is open, friendly and knowledgeable, you may have a gem of a therapist!
- Your relationship with the therapist is important. Especially since they will potentially be asking you to do things that you find uncomfortable as part of your treatment.

Here are some good questions to ask as you consider whether the therapist is a good fit:

1) **“What techniques do you use to treat OCD?”**

If the therapist is vague or does not mention Exposure and Response Prevention (ERP) specifically, use caution.

2) **“Do you use Exposure and Response Prevention to treat OCD?”**

Be cautious of therapists who say they use Cognitive Behavior Therapy (CBT) but won't be more specific.

3) **“What is your training and background in treating OCD?”**

If they say they went to a CBT psychology graduate program or did a post-doctoral fellowship in CBT, it is a good sign. Another positive is if a therapist says they are a member of the International OCD Foundation (IOCDF) or the Association of Behavioral and Cognitive Therapists (ABCT). Also look for therapists who say they have attended specialized workshops or trainings offered by the IOCDF like the Behavior Therapy Training Institute (BTI) or Annual OCD Conference.

4) **“How much of your practice currently involves anxiety disorders?”**

A good answer would be over 25%.

5) **“Do you feel that you have been effective in your treatment of OCD?”**

This should be an unqualified “Yes”.

6) **“What is your attitude towards medication in the treatment of OCD?”**

If they are negative about medication you may want to reconsider this provider. While not for everyone, medication can be a very effective tool in the treatment of OCD.

7) **“Are you willing to leave your office if needed to do behavior therapy?”**

It is OFTEN necessary to go out of the office to do effective ERP.