

**Melrose Center Insurance Benefit Verification: St. Louis Park, Maple Grove, & St. Paul Clinics**

**(For Optum/UBH and Medica/UHC Insurances)**

This form helps you determine whether your insurance policy has benefits for behavioral health eating disorder treatment for Melrose Center. It is for your purposes only and does not need to be returned to the clinic. Understanding your benefits for this coverage is an important part of the process. It is your right and responsibility as patient to know this information.

United Behavioral Health has two separate insurance designations for Melrose hospital outpatient appointments: **Optum/UBH** for Melrose outpatient therapy, medical, and psychiatry and **Medica/UHC** for Melrose outpatient dietitian, occupational therapy, and physical therapy. You will likely need to call an insurance representative for each of these areas to verify your coverage.

**Instructions**

1. Call the customer service number located on your insurance card and speak to a customer service representative.
2. Tell the representative that you would like to check policy benefits for eating disorder treatment.
3. Ask the following questions below to get the necessary information and be prepared to have the following information ready to share with your insurance company.

|  |  |
| --- | --- |
| **Insurance name** |  |
| **ID number** |  |
| **Group number** |  |

|  |  |  |
| --- | --- | --- |
| **Questions for representative** |  | **Answer from representative** |
| Is Melrose Center “in network” for hospital outpatient behavioral health eating disorder treatment? |  |  |
| My care will take place in a **hospital outpatient clinic**. Does my policy cover hospital outpatient visits for behavioral health eating disorder care? |  |  |

**OPTUM/UBH**: Melrose hospital outpatient therapy, medical, and psychiatry appointments.

NOTE: Appointments billing to OPTUM/UBH include a professional fee and a separate facility fee.

|  |  |  |  |
| --- | --- | --- | --- |
| **Professional Fee Services** |  | **Code(s)** | **Answer from representative** |
| Medical visit | | 99215 |  |
| Initial therapy | | 90791 |  |
| Individual therapy – 30min | | 90832 |  |
| Individual therapy – 45min | | 90834 |  |
| Individual therapy – 60min | | 90837 |  |
| Group therapy | | 90853 |  |
| Family therapy without patient | | 90846 |  |
| Family therapy with patient | | 90847 |  |
| Multi-family group therapy | | 90849 |  |

|  |  |  |
| --- | --- | --- |
| **Facility Fee** | **Code** | **Answer from representative** |
| Optum/UBH | Rev 513 |  |

**Medica/UHC**: Melrose hospital outpatient dietitian, occupational therapy, and physical therapy appointments.

|  |  |  |
| --- | --- | --- |
| **Professional Fee Services** | **Code(s)** | **Answer from representative** |
| Initial dietitian – 60 min | 97802 x4 |  |
| Follow-up dietitian– 30min | 97803 x2 |  |
| Group dietitian – 60 min | 97804 x2 |  |
| Physical therapy | 97150 |  |
| Occupational therapy | 97166, 97535 |  |

|  |  |
| --- | --- |
| **Optional questions** | **Answers** |
| 1. What is the deductible per calendar year? How much is remaining? |  |
| 1. What is the maximum out-of-pocket per calendar year? |  |
| 1. How much have I met toward my maximum out-of-pocket? |  |
| 1. Is the deductible applied to the maximum out-of-pocket? |  |
| 1. Is there a co-pay per visit? |  |

**Disclaimer**

* Melrose Center is not responsible for incorrect information the insurance company may provide to you.
* Completion of this form does not mean a guarantee of payment for services that may be rendered to you. Should the insurance company deny any services, you will be responsible for 100% of the charges.
* Verification on benefits is not a guarantee of payment.

If you have questions regarding your cost of care at Melrose, please contact the Park Nicollet Know Your Cost department at 1-844-997-2678 (COST). Hours of service are Monday-Friday; 8am to 5pm.