

FOR CALIFORNIA MFTs, LCSWs, LPCCs, and LEPs:

CE POST-TEST, Webinar: "WHAT EVERY THERAPIST SHOULD KNOW ABOUT INSURANCE"

Presenter: Barbara Griswold, LMFT

2 CEU CREDITS -- CAMFT Approved CEPA Provider #023504

Be sure to read all answers before choosing the best one. ANSWER SHEET FOLLOWS THE TEST.

1. Which is true about a Preferred Provider Organization (PPO)?

- a. PPOs have all providers under one roof
- b. PPO sessions are free to the client
- c. PPOs only cover sessions with network providers
- d. PPO clients pay more when they go out of network

2. A deductible is defined as

- a. the fixed, flat fee that an insurance plan may require a client to pay for each visit
- b. a percentage of the contracted rate
- c. the usual and customary fee for the service
- d. the dollar amount that a client may have to pay before the plan begins to reimburse

3. When applying to health plans to become a network provider, it is recommended

- a. you mail a targeted resume and cover letter
- b. not to bother if you haven't been licensed two years
- c. not to bother unless you speak a second language
- d. you only apply to one at a time

4. A CPT Code tells the insurance plan

- a. the diagnosis
- b. the place of service
- c. the treatment approach used
- d. The type of service provided (ex. couples/family, 45 min individual, 60-min individual, etc)

5. True or False: Even out-of-network therapists can have charts and care reviewed by a health plan, if a client submits an invoice for therapy to the plan.

6. True or False: Even if a client has unlimited sessions, Insurance plans only cover treatment they consider to be medically necessary.

7. Which of the following is true for most insurance plans' definition of medical necessity for treatment?

- a. The treatment must address a DSM diagnosis, more than just a DSM-5 "Z code"
- b. It is enough that the client seeks personal growth
- c. The client need only desire / request treatment

8. True or False: According to the presenter, most insurance plans only cover individual therapy.

9. What is a single-case agreement?

- a. When you slide your rate for one client
- b. An agreement to see a client for extended time
- c. When the therapist agrees to waive copayment
- d. When an out of network provider contracts with the plan for one case, usually because no network provider has the needed availability or expertise.

10. Being a network provider means

- a. you must accept the contract rate for all sessions, no matter how the client comes to you
- b. you must submit claims on the client's behalf
- c. you may get clients from their online provider list
- d. all of the above

11. If you are an out of network therapist

- a. your clients cannot get reimbursed for sessions
- b. deductibles don't apply
- c. you must submit claims on the client's behalf
- d. Plans may cap reimbursement rates at what they think are "Usual, Customary, and Reasonable"

12. True or False: Clients using an EAP (Employee Assistance Plan) can see any licensed provider.

13. To avoid denials, it is recommended that network therapists

- a. ask for client's insurance information on the phone before the first session, and call the plan
- b. encourage the client to call the plan themselves
- c. Wait until submitting claims to see if you're paid

14. Which of the following is required by most insurance plans to be in each progress note?

- a. The copayment you collected
- b. Session start and stop times
- c. The client's balance
- d. Your personal thoughts about the session

15. True or False: The presenter states that phone sessions are typically NOT covered by most insurance plans.

Please fill out and return answer sheet on the next page.

A passing score of 70% is required for CE credits.

Barbara Griswold, LMFT is a Continuing Education Provider approved by CA Assn. of Marriage & Family Therapists (#023504). Continuing Education Credits may only apply to California therapists.

**FOR CALIFORNIA MFTs, LCSWs, LPCCs, and LEPs:
 ATTESTATION AND ANSWER SHEET AND EVALUATION
 WEBINAR: "WHAT EVERY THERAPIST SHOULD KNOW ABOUT INSURANCE"**

Course meets qualifications for 2 hours of CE credit for MFTs, LCSWs, LPCCs, and LEPs as required by the California Board of Behavioral Sciences; Barbara Griswold, MFT, CAMFT-Approved CE Provider #023504

ATTESTATION: "I attest that I personally viewed the webinar "What EVERY Therapist Should Know About Insurance" and completed the post-test answer sheet and evaluation myself. "

Signature: _____ Phone: _____

Name (print clearly): _____ Date: _____

License Number: _____ License Type (circle): MFT LCSW LPCC LEP Other _____

E-mail address (print clearly): _____

Confirm e-mail address: _____

POST-TEST ANSWER SHEET

- | | | | | |
|----|----|----|-----|-----|
| 1. | 4. | 7. | 10. | 13. |
| 2. | 5. | 8. | 11. | 14. |
| 3. | 6. | 9. | 12. | 15. |

EVALUATION:

Please use the following scale for quantitative questions below:
1=Strongly Disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree

1. After taking this course, participants will be able to:	Strongly Disagree					Strongly Agree
A. Identify the pros, cons, and responsibilities of becoming a network provider for a health plan	1	2	3	4	5	
B. Outline the basic concepts of medical necessity criteria plans use to approve treatment	1	2	3	4	5	
C. Define how a provider might use a Single Case Agreement to assist a client to get care	1	2	3	4	5	
D. Identify the steps to joining insurance plans, to help make care more affordable for clients	1	2	3	4	5	
E. Identify 10 common health plan documentation requirements	1	2	3	4	5	
2. Technology was used effectively to support learning	1	2	3	4	5	
3. Presenter was knowledgeable about the subject area	1	2	3	4	5	
4. Maintained my interest	1	2	3	4	5	
5. Presenter effectively presented a complex topic clearly	1	2	3	4	5	
6. Information presented was current and accurate	1	2	3	4	5	

continued

Therapist LAST Name: _____

Evaluation (continued)

- 7. Course was appropriate to my education, experience, and license level: Yes No
- 8. Course was relevant to my practice: Yes No
- 9. How much did you learn from this webinar? Very Little Little Some A Good Bit A Great Deal
- 10. How would you rate the overall value of this webinar? Very Poor Poor Average Good Excellent
- 11. Course was user-friendly Strongly Disagree Disagree Agree Strongly Agree
- 12. Would you recommend this webinar to others? Yes No
- 13. Accessibility: If you had questions or problems related to this webinar or getting credit, were they addressed effectively and in a timely manner? N/A Yes No

Would you purchase a "Part 2" of this webinar? _____. What topics would you like to see covered that weren't covered here? _____

Other comments: _____

Thanks for your feedback! Please contact me for help with your notes, and your insurance and practice-building questions.

TO RECEIVE YOUR CE CERTIFICATE:

1. Complete and sign the required Attestation and Answer sheet and Evaluation (pages 2 and 3).
2. Return both pages 2 and 3, in one of the following ways:
 - a) By mail to Barbara Griswold, LMFT, 4010 Moorpark Avenue, Suite 118, San Jose, CA 95117
 - b) Scan and attach to an e-mail directed to orders@theinsurancemaze.com
 - c) By fax to 408-249-9204, attention Barbara Griswold
3. NOTE: A SCORE OF 70% OR MORE ON THIS TEST IS REQUIRED FOR CE CREDIT. IF A PASSING SCORE IS REACHED, YOUR CERTIFICATE WILL BE SENT VIA E-MAIL ATTACHMENT WITHIN 7 DAYS.

DISTANCE-LEARNING PROGRAM POLICIES:

Barbara Griswold, LMFT is approved by the California Association of Marriage and Family Therapists to sponsor continuing education for MFTs, LCSWs, LPCCs, and LEPs licensed through the California Board of Behavioral Sciences. Barbara Griswold, LMFT maintains responsibility for this program/course and its content. www.theinsurancemaze.com 408.985.0846 4010 Moorpark Avenue #118, San Jose, CA 95117 barbgris@aol.com.

Grievance Policy: If a participant files a grievance regarding the course level or content, program administration, or non-receipt of certificates, the individual will be asked to put his/her comments in writing. All complaints will be responded to in an ethical and timely manner within 7 days. Questions and concerns should be addressed to Barbara Griswold at the address, email, and phone number above.

Refund Policy: Full refunds for CE test payment will be granted when request is submitted in writing and a post-test has not been submitted and graded. Refunds will be issued within 7 days of request.

Accommodations for the Disabled: Arrangements can be made for those with disabilities or special needs. To discuss further, please contact Barbara Griswold, LMFT at barbgris@aol.com or 408-985-0846 or the address above.