

WHAT TO ASK THE PLAN WHEN....

1. You're Giving up Your Office (or Have Given It Up):

For in-network therapists:

- Does your plan require providers to keep a physical office to see clients?
- What should I put as my "Service Location" (Box 32) on the claim form?
- What about Billing Address (Box 33)? Is a P.O. Box acceptable?
- How will I be listed in the plan provider directory? (If using a home address with the plan, ensure it is suppressed)

For out-of-network therapists:

- Is a P.O. Box acceptable on superbills?

For all:

- If I use my home address as an office address, can a client see my address on the Explanation of Benefits that comes to them?

2. You Are Moving Out of State:

For all:

- Will I be allowed to see members in this state if I move out of state?
- Must I be licensed in both states, or just in the state where the client is located at the time of the session?
- Must I be credentialed with your provider panel in both states?
- Must I keep an office address or billing address in the state where the client is?

For network therapists:

- Will I be allowed to stay on the provider panel if I move out of state?
- Is it OK to use my new out-of-state address on insurance claims for Service Location (Box 32 on the claim form) and for billing address (Box 33)?

For out-of-network therapists:

- Is it OK to use my new out-of-state address on superbills? Or must I keep an in-state address?
- Is there a change in where I should send the bill for services (ex. must I bill the local plan where I will be located, or continue to bill the plan where the client is located?)

3. The Client is Not in Your Home State

- Will I be allowed to see this client when s/he is not in the state?
- Must I be licensed in both states, or just in the state where the member is located at the time of the session?
- Must I be credentialed with your provider panel in both states?
- Is there a change in who I should bill for services (i.e., must I bill the local plan where the client is located, or continue to bill?)

From Barbara Griswold, LMFT

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