Understanding Billing and Insurance for Clients

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RCC Insurance Coverage Policy

We work directly with your insurance and will make every effort possible to bill your insurance company.

If your insurance does not pay, then you will be responsible for your balance.

Once your appointment has been scheduled, we will verify your insurance benefit coverage and obtain any necessary authorizations for you.

It will be important for you to understand your benefit coverage.

RCC Insurance Coverage Policy

Verification of benefit coverage is **not** a guarantee of claim payment.

All benefits are subject to the terms and conditions (e.g. authorizations, network requirements) outlined in your member contract with your insurance company.

We have no authority to make representations to you regarding coverage of items or services covered.

For benefit and coverage questions, please call the customer/member service number on the back of your insurance card.

United Healthcare

aetna™

OPTUM®

Cigna®

HealthPartners®

ucare

PreferredOne®

BlueCross BlueShield

MEDICA®

Medicaid

Understanding Insurance Coverage

As part of our commitment to being your provider of choice, we accept all major health insurance plans, including commercial and public insurance, and Employer Assistance Plans (EAPs), please note we only accept Optum.

We work directly with your insurance company to process claims and clarify coverage issues.

Insurance Terms

- Coordination of benefits
- Copay
- Deductible
- Coinsurance
- RRC Billing Process

Copay	Deductible	Coinsurance
A "copay," short for copayment, is a fixed amount of money you pay out of pocket when you receive a covered healthcare service, like a doctor's visit or prescription fill, with the remaining cost covered by your health insurance plan; essentially, it's a set fee you pay at the time of service.	A deductible is the amount of money you pay before your insurance company starts paying for covered expenses.	Coinsurance is the percentage of a covered medical cost that you pay after you've met your deductible. It's a way for you and your insurance provider to share the cost of eligible medical expenses.

Types of charges

Understanding Coinsurance

How it works:

You pay your deductible, which is the amount you pay out of pocket **before** your insurance starts paying.

If you've met your deductible, you pay your coinsurance **percentage** of the allowed amount for the service.

If you haven't met your deductible, you pay **the full allowed amount.**

Coordination of Benefits (COB)

Coordination of Benefits is also called COB. It is your responsibility to update the COB with each insurance company. If you have coverage with more than one insurance company, then the COB rules determine which policy will be the primary, then secondary insurance etc., to ensure that your claims are paid by the correct payer respectively.

Please note, COB needs to be updated even if you or your dependents do NOT have other coverage.

To update COB, simply call the Member Services phone number on the back of your insurance card(s).

You are ultimately responsible for claims denied due to COB.

RRC Process

1. As part of the registration process you have to upload your Credit Card (CC) or HSA/FSA card.

2. After your appointment your provider will collect the copay, the agreed upon contracted rate, or any remaining balance from previous session (if applicable).

3. Your provider will charge your CC and or HSA/FSA card at time of service or within the week.

RRC Process

1. Receipts are stored in each client file or on the MYIO App.

2. At this point the claim is submitted to your insurance and we wait for them to send us your "bill" or portion that you owe statement. *Please note this can take up to 120 days!*

3. RRC collects at time of service so that we can pay this statement to your insurance as soon as it comes back to us.
   This is an extremely common practice for most therapy clinics/some medical clinics and hospitals.

Example Client: Taylor

Steps from Appointment to Billing: Copay

STEP 1

Taylor registers for a "New Client" appt and uploads insurance card and credit card to keep on file.

RRC's registration team verifies all entered data and also verifies you have active insurance.

STEP 2

Taylor attends their intake appt and provider collects copay at time of service, per insurance requirements.

STEP 3

RRC submits claim to Taylor's insurance.

RRC receives claim back approved and RRC receives estimated collected rate per Taylor's insurance agreement.

STEP 4

Taylor's commercial plan has a out of pocket max of $5,000 for the plan year. Once Taylor reaches this their insurance company will cover in network services at 100%.

Example Client: Taylor

STEP 1

Taylor registers for a "New Client" appt and uploads insurance card and credit card to keep on file.

RRC's registration team verifies all entered data and also verifies you have active insurance.

STEP 2

Taylor attends their intake appt and provider collects copay at time of service, per insurance requirements.

Taylor has met their deductible yet, meaning coinsurance applies.

Example: If Taylor's coinsurance is 20% and your plan's allowed amount for an office visit is $100, Taylor would pay $20 and their insurance pays the remaining $80.

STEP 3

RRC submits claim to Taylor's insurance.

RRC receives claim back approved and RRC receives estimated collected rate per Taylor's insurance agreement.

STEP 4

Taylor's commercial plan has a out of pocket max of $5,000 for the plan year. Once Taylor reaches this their insurance company will cover in network services at 100%.

Steps from Appointment to Billing: Coinsurance

Example Client: Taylor

STEP 1

Taylor registers for a “New Client” appt and uploads insurance card and credit card to keep on file.

RRC’s registration team verifies all entered data and also verifies you have active insurance.

STEP 2

Taylor attends their intake appt and provider collects their insurance **estimated** rate at time of service, per insurance contracts.

STEP 3

RRC submits claim to Taylor’s insurance.

RRC receives claim back approved and RRC receives collected rate per Taylor’s insurance as payment for rendered services.

STEP 4

Once Taylor meets their deductible of $3,500 for the calendar year their coverage goes to 80/20, 90/10 or 100% covered for the remainder of the year depending on which plan Taylor selected during open enrollment through their employer or MNsure.

The idea is to keep Taylor’s balance at zero at all times.

Steps from Appointment to Billing: Deductible

What does insurance NOT cover?

Late cancellation Fees (under 24 hours)

RRC's fee: $100

Missed Appointment Fees

RRC's fee: $150

Please communicate to the best of your ability if you cannot attend your session– we're human too!