

## **Tips on how to get your insurance to help cover your costs for out of network providers and tests**

Insurance companies like to you see providers in their own networks because it costs them less. However, if you approach your insurance company **in advance** of either seeing an out of network provider or doing a test that they are not familiar with, you increase your chances of getting reimbursed at in-network rates. This usually entails convincing the insurance company that you need care out of network because it is not available through an in-network provider. Get your primary doctor to help with this, as entailed in the first link.

If you succeed in getting insurance to authorize the out-of-network care, be aware that the approval is usually for a certain number of visits or for a certain time period – so you may need to redo the authorization for ongoing issues.

<https://www.verywellhealth.com/get-in-network-rates-out-of-network-1739069>

<https://www.fool.com/personal-finance/2019/08/28/what-to-do-about-an-out-of-network-doctor.aspx>

In case your primary care provider needs my NPI number: 1447234778

Tax ID: 47-4708134

Usual procedure code for first visit: 99205

Usual procedure code for follow-up visits: 99214

Revised 1.06.25