WHOLE HEALTH CATALYSTS
Dr. Patty Powers, MD

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