



AGWM INSURANCE REIMBURSEMENT

HOW TO GET REIMBURSED FOR COUNSELING SESSIONS THROUGH INSURANCE

As part of AGWM, there are two ways you can get reimbursed through insurance for your counseling sessions.

OPTION 1: SELF SUBMIT FOR INSURANCE REIMBURSEMENT

Both MAs and appointed personnel now have counseling coverage with their insurance. The following are some FAQs that should help as you or a family member receives counseling.

Counseling coverage is subject to the appropriate copay and deductible guideline per your insurance plan. If you have doubts about that amount, please contact Lori Spence at lspence@ag.org.

MKs are covered under their parent's plan until age 23.

Given that MCO clinicians are generally licensed (LPC, Psy.D., MFT, and LSW) your sessions should all be covered. The receipt you receive from MCO serves as a superbill. You will need to ask your counselor for an appropriate diagnostic code.

While marriage counseling is not normally covered, our counselors are able to bring a spouse into sessions with the identified client (spouse) who has the diagnosis for insurance purposes. These sessions will normally be covered.

Per AGWM, you NEVER need approval to receive counseling. Nor is it necessary to make anyone aware of the fact that you are seeking counseling unless you desire to do so.

*Approval is only needed if travel is required or financial assistance is needed. If travel is required, the nature of the counseling need will not need to be disclosed.

OPTION 2: MCO SUBMITTING FOR INSURANCE REIMBURSEMENT

MyCounselor.Online can also submit reimbursement claims on your behalf. There is a \$5 per claim fee for the medical biller to do so. To have MCO submit claims on your behalf:

1. Fill out the Insurance Processing Request Form, found on our Forms Page.
2. Upon completion of the request, we will submit your claim the following week. Insurance companies usually process the claims in about 3-5 weeks.
3. You will get an explanation of benefits from your insurance company and any payments made to you. Sometimes, by error, the insurance company sends the payment to MyCounselor.Online. If this happens, we will add it to your account to be used for future sessions or paid to you by check at your discretion.

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“Biblically Christian, Clinically Proven, Professional Counseling”