

Billing and Insurance FAQ

We urge all our clients to be effective consumers and ask questions about fees and insurance coverage for our services. Evaluation services are time and labor intensive, and thus costly to provide. We will work to give you basic information on your insurance coverage, but we also *strongly* encourage you to contact your carrier directly and inquire about coverage.

What is the cost for an out-of-pocket evaluation?

During the initial intake appointment, your clinician will make recommendations on which of our evaluations can be most helpful. You will then have the opportunity to discuss insurance coverage and out-of-pocket costs that may be associated with our services. The current out-of-pocket fee structure is as follows:

Initial Intake Assessment: \$90.00
Clinical Intake Assessment: \$175.00
Psychological Evaluation: \$2,500.00-\$3,500.00
Educational Evaluation: \$1,200.00
Speech and Language Evaluation: \$950.00
Summary meeting, to discuss testing results: no charge
Consultation Services: \$175.00 per hour
IEP/504/ Report Review Meeting Attendance (60-90 min): \$175.00 per provider

*Note: your insurance may cover some or most of these appointments. Please refer to the lists below for insurances that we do or do not accept.

What insurance plans do you accept at Learning Solutions?

Aetna
Boston Medical Center (Beacon)/BMCHP
Blue Cross Blue Shield & Blue Benefit Administrators
Fallon
GIC/Unicare
Harvard Pilgrim
Massachusetts Behavioral Health Partnership (MBHP)
Tricare/Humana
Tuft Health Public Plans
UMR
United Behavioral Health/Optum
United Healthcare/Optum

What insurance plans are NOT accepted at Learning Solutions?

Cigna
Commonwealth Care Alliance
Health New England
Medicare (this is NOT the same as MassHealth or Medicaid, which we do accept)

Tufts Health Navigator, and other Tufts commercial plans
US Family Health Insurance

If you have any of the above insurances as your primary insurance, services will likely not be covered at Learning Solutions. Even if you have MassHealth as a secondary insurance plan, they will not cover visits here if your primary insurance is not accepted.

Some plans that we do not accept (particularly, Cigna) may have good out-of-network benefits. This means that they will reimburse the client (you) after the client pays for services themselves. In such cases, the out-of-pocket costs listed above will be due on the date of service; receipts will be provided, for the client to obtain reimbursement from their insurance company directly.

Do I need a referral letter?

If your health care or mental health care provider has referred you for an evaluation, we find it very helpful to have a letter that explains their reasons for the referral. This helps us coordinate care more effectively. MassHealth plans managed by the Massachusetts Behavioral Health Partnership (MBHP) require a referral letter before authorizing psychological testing services. It is best if Learning Solutions has this letter by at least three weeks prior to the client's evaluation date (so we can obtain a prior authorization from your insurance company, to provide coverage for the testing). If providers have questions about referral letters, they can be directed to call our office at (413) 584-0265.

Financial Arrangements & Payment Plans

Our billing office will be glad to assist you if you need to make financial arrangements for an existing balance or upcoming expense. For payment arrangements or questions, please contact our office at (413) 584-0265, and we will direct you to the appropriate person.