

### **Medical Center for Eating Disorders**

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### **Insurance Information and Guidelines**

Currently, insurance companies do not cover medical treatment for eating disorders because they claim that other physicians can do what we do. For this reason, we are not contracted with any insurance companies, but you may be eligible to receive a “network exception.”

A network exception is granted if your insurance company cannot find anyone on your plan that specializes in what you need, in this case medical care for an eating disorder. In order to set this up, it is our recommendation to follow every step below and **keep detailed notes of everything that occurs.**

#### **Before Your First Visit**

1. Call your insurance company and ask them to email you a list of someone on your plan that specializes in the medical treatment of eating disorders. Since there probably won't be any specialist on your plan, your insurance company may act confused or send you a list of psychiatrists, therapists, or GI doctors.
  - a. Be sure to document who you speak to. Do your very best to insist on a case manager or someone you can contact directly at the insurance company. This way you won't have to go through the long wait times on the phone and will have someone familiar with your case.
2. Once you receive this list, regardless of what they sent, email it to us at [info@med4eds.com](mailto:info@med4eds.com) and we will look over it to determine whether you may be eligible for a network exception.
3. If there are any primary care physicians listed, you may have to call a sample of those doctors' offices and tell them that you are calling because the insurance company listed that doctor as an eating disorder specialist.
  - a. In all likelihood, when you call your doctor's office, they will say that the doctor doesn't treat eating disorders, but go ahead and ask the following anyway about the doctor:
    - i. Does he/she specialize in eating disorders?
    - ii. What percentage of his/her practice is treating eating disorder patients?
    - iii. Has he/she had special training in eating disorders? If so, what kind of training?

### **After Reviewing the List**

After we review the list, you will have “ammo” to go back to the insurance company. Since there isn’t anyone on your plan that specializes in eating disorders, you will have to contact your insurance company (again, hopefully, you have a direct contact there).

1. Ask them to explain why the doctors on your plan that you’ve contact say they don’t treat eating disorders. You can use the reference that “if I had a heart problem, I would be covered to see a cardiologist. I have an eating disorder, which is just as medically complex, so I need to see a specialist in eating disorders.” Fight for your right to get covered for this quality of care!
2. You will probably have to recommend that they allow for coverage with someone who does treat eating disorder but who is out of network. They should agree to reimbursement at in-network levels or establish a “network exception” with the physician.
3. Demand a case manager or to speak to a supervisor. Tell them that “time is of the essence” and that you demand an answer within two business days (be sure they have all your contact information) because the safety and health of you/your child/your spouse/etc. requires specialized care no later than that time. And, furthermore, if they do not respond in that time, you will assume that they agree with your seeing a specialist for the eating disorder and will cover that at an in-network rate. Notify them that you will hold responsible any individual or company whose unnecessary delays harm the patient or puts the patient at greater risk.

**Because you have to see a specialist for eating disorders, the insurance company has to cover you at an in-network rate if they aren’t able to find someone on your plan who specializes in eating disorders.**

Throughout this whole process, please keep our office updated as we want to help you in any way we can. We understand that insurance companies can be difficult to deal with, but we also want you to receive the care you need to treat your eating disorder. If you have any questions or concerns in the meantime, please let us know and we will do our best to assist in any way.

**If Insurance Denies Specialized Care**

If you are denied specialized treatment and have followed all the above steps, let us know and we will walk you through the steps of an appeal. This is more invasive and normally involves Dr. Tyson speaking with the medical director at the insurance company.

**Once Your Exception is Set-up**

Please notify our office when your network exception is set up. Medical Center for Eating Disorders will send in all your claims for you to your insurance company. These will be filed within one week of your visits, but we typically send them within 48 hours. Once a network exception has been approved and agreed on, you will begin to receive reimbursement checks that are sent directly to your address.