



## Garden City Therapy, PLLC

Greetings!

We are sharing this information to keep you updated and to serve as a courtesy reminder regarding insurances we accept. It also includes resources to look into insurance options, questions to ask your insurance if choosing or changing a plan, and what you may want to consider if doing so.

### **Please take note of our current list of accepted insurances.**

We accept most Empire BCBS commercial and federal plans, UHC/Oxford/Optum including Community HealthPlan/Medicaid, Cigna, Some Oscar/Magnacare plans, Healthfirst including Medicaid, Fidelis including Medicaid. We also work with Empire NYSHIP on an out of network basis as NYSHIP typically has out of network benefits and we submit claims on your behalf.

Once you provide your insurance information we can check if your exact plan is covered. Please note if you do not see your insurance listed it is because they have not been adding providers to their network/are at capacity and we are not in network. Feel free to contact us for assistance on navigating any OUT of network benefits you have.

### **Have you had a significant change that may impact your insurance?**

If you have had a recent change of income, may no longer be eligible to be on another's insurance plan, or have another qualifying life event, you may be eligible for a Medicaid managed care or essential insurance plan. If so, you could receive full or significant coverage for therapy visits here if selecting a plan we are in network with. It is best to call the number through the **NYS health exchange (1.855.355.5777)** and **let them know you believe you may qualify for a Medicaid level or similar plan. These plans are not always viewable on the main website.** The Medicaid plans we accept are Community, Healthfirst and Fidelis.

Here is the link to the New State of Health website to look into enrolling and questions you might have:

<https://info.nystateofhealth.ny.gov/>.

November is also insurance 'open enrollment' time where you can seek other insurances without a life change event if applicable:

### **Please note the following when considering changing your insurance:**

- Make sure any necessary medical treatment you need (providers, medications, etc) would be covered under the new plan).
- Discuss any impact on co-insured family members.
- Ask if there would be any deductible or copay for 'routine professional outpatient mental health visits'.
- If seeking services make sure your provider would be covered and give them their NPI number and name; for psychotherapy state that the service would be "Mental Health/Behavioral Health".
- You may choose another plan available through the state if more appropriate for you but you may not have coverage to see us through those benefits. Make the best decision for your situation.
- If you are employed you can ask your employer if it is possible for you to choose your own insurance/opt out of what they offer; remember to compare both options.
- The NYS of health assigns insurance agents to help clients navigate benefits and you can often view full benefit descriptions online before choosing. Remember to update us on any changes to your insurance.

## Other Reminders and Information

If you have not already, please let us know if you have a new insurance carrier. If your carrier is the same, please be sure to let us know if your plan has changed in any way including the ID number, plan type, deductibles, etc. to ensure that you still have coverage and are aware of any changes in costs related to deductibles or plans changes. **Take into account any premiums or deductibles you may have for the new year as most renew in January.** If your benefit has a deductible that renews in the new year, you would be charged the contracted rate until the deductible is met again.

Keep in mind that if you switched to another insurance it may not be one that we accept and insurance companies do not automatically notify us of changes and if there are changes to your plan you have not informed us of, if claims are denied due to insurance change, lapse, or out of network status you would be responsible for the fee. Claims may be returned to us anywhere typically from 2 to 6 weeks out of the close of month related to appointments

**If you are insured through a spouse, parent or anyone else ask them to keep you updated on any insurance changes.**

To contact us with updates or questions please email [Hello@TherapyTeam.org](mailto>Hello@TherapyTeam.org). You can also download the [GCTAPP](#) on your mobile device for ease of access in the future in connecting with us and for other resources. Thank you.

We hope this is of help.

Sincerely,  
Garden City Therapy, PLLC  
[www.GardenCityTherapy.Com](http://www.GardenCityTherapy.Com)