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INSURANCE: APPLYING FOR A NETWORK EXCEPTION

Although I do not take insurance directly, you can apply to your insurance company for a network exception which might allow my services to be covered at in-network rates. To start the process, I advise you to take a couple steps before your initial appointment with us. The first step is to obtain a referral from your Primary Care Physician (PCP) or Pediatrician, if possible. This can help greatly when dealing with your insurance company. I also recommend that you call your insurance company and make the inquiry discussed below (Step 1) before your initial visit. Taking these two steps will help tremendously if/when you decide to ask your insurance for a network exception to have our services covered at in-network rates. Even if you do not think you will be applying for the network exception, I strongly recommend taking these steps as a precaution in case something changes in the future. If you do not take these steps, it may make it impossible for your initial visit and any visits before your network exception is granted to be covered at in-network rates depending on your insurance company and its policies. Keep in mind that if your network exception is not approved before your initial visit, that visit may not be covered under the network exception. Below is the first step for setting up my care as in-network with your insurance. For best results, I recommend reaching out to insurance today to get the process rolling! It's important to get a case started before your first appointment for any potential reimbursement based on how your coverage works.

STEP 1: In order to set up the network exception for our services, the first step is to contact your insurance company and ask them to provide you with a list of MEDICAL providers who specialize in eating disorders - try to use the word "medical" as many times as possible. They will probably be confused by this, but you can use the analogy, "If I had a heart condition, I would go see a cardiologist. I have an eating disorder, so I

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need a medical provider that specializes in eating disorders." They may also try to transfer you to behavioral health, but don't let them! You need someone who will understand and treat the physiologic, bodily symptoms of an eating disorder. You need someone who can perform physical exams, order and interpret tests, and perform an EKG. I recommend getting the name of the person you talk to, their direct extension, and a reference number for the call. Have them send you any list of providers they can offer. There's a good chance it will have GI doctors, psychiatrists, dietitians, therapists, or even PCPs on it, but whatever list they send you, please forward it to me at drsarah@sarahlowenthalmd.com. I will take a look at it to double check that there isn't anyone listed that specializes in eating disorders in the same capacity that I do.

STEP 2: Some of the providers on the list the insurance company gave you may have experience with eating disorder patients, but eating disorders are certainly not their specialty and likely not even a fraction of the patients that they treat. With this information, we have enough "ammo" to go back to the insurance company. You can tell them that you need someone who will treat all the medical aspects of eating disorders - someone who can understand the cardiovascular, skeletal, metabolic, and digestive aspects. You need someone who can perform a physical, an EKG, and someone who can prescribe medications for the physical symptoms. Dietitians can't do that, and neither can psychiatrists, therapists, or other specialists who do not understand the particulars of eating disorders. General or family medicine doctors have little-to-no training or experience in eating disorders and are definitely not specialists. Even outpatient services at treatment centers can't provide the same type of care as we do. Even if they try to tell you that the Eating Recovery Center or Center for Discovery (or another treatment program) treats eating issues, they don't have a medical provider on staff for outpatient treatment. However, tell them that you have found a provider that does treat the medical complications of eating disorders (me!). Moreover, 100% of our patients are eating disorder patients. Mention I have specialized training from the

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International Association of Eating Disorder Professionals (IAEDP), as well as credential as a Certified Eating Disorder Specialist and Consultant (CEDS-C). Additionally, I am a member of the Academy for Eating Disorders (AED), the International Association of Eating Disorder Professionals (IAEDP), and National Eating Disorders Association (NEDA). None of the other providers within your network have these credentials and specialties. **Tell your insurance company that since there is a network deficiency, they are legally obligated to cover these services since they can't provide with you anyone else on your plan.** Tell them that you would like to set up an **in-network gap exception** so that my services are reimbursed at an in-network rate. You can also add "time is of the essence" because of you or your loved one's medical safety and that specialized care is required ASAP.

Below is additional information that your insurance company will likely need to process your network exception:

- Dr. Lowenthal's NPI Number: 1790813046
- ICD-10 Diagnosis Codes (choose relevant codes or ask me for codes)
 - E46 - Protein-Calorie Malnutrition
 - E86.0 - Dehydration
 - R63.6 - Underweight
 - R11.0: Nausea alone (without vomiting)
 - R11.11: Vomiting without nausea
- CPT/Procedure Codes:
 - Initial Visit: 99205
 - Follow-Up Visits: 99215 and 99214
 - Psychiatric Collaborative Care Management: (total 90 mins/month): 99493 (60 mins) + 99494 (additional 30 mins)