



Getting Insurance to Pay for Your Ketamine Infusions

All insurance is different and while there is no guarantee that your particular policy will reimburse you for any or all of your treatments, we want to share with you how other clients have been able to get their treatments covered by insurance.

For more information or to get started on your journey to brighter days, [contact Illumma here](#).

What Insurance Companies Cover Ketamine Treatment?

Blue Cross Blue Shield of Texas, Aetna, Cigna, and UnitedHealthcare **do not** cover ketamine treatment for mental health diagnoses.

State and federal insurance plans such as Medicare, Medicaid, TriCare, and other Veteran Affairs-affiliated plans **do not** accept Ketamine Infusion Therapy as a covered treatment.

All of these payers cover office visits and infusions, so you may be able to claim those charges on your superbill.

Please note that our clinic is out-of-network with ALL insurance companies and all claims will be processed as out-of-network.

If you have an HMO or EPO policy, they **will not** cover out-of-network services so there is no need to submit a superbill - unless you have an HRA or HSA that will cover it. But your PPO policy will cover out-of-network benefits.

Pre-Authorizations

Since ketamine treatment for mental health conditions is not a covered benefit, there is no need to seek pre-authorization for the treatment.

Only specific treatments require pre-authorization and even then, when you get a treatment authorized, it's not guaranteed that it will get paid.

SuperBills

Once you've completed treatment, we will provide you with a superbill. A superbill provides all the information about your care in our office that your insurance needs to consider reimbursing you for the payments you've made.

The reason we don't provide the SuperBill at the beginning when you make your payment is because we need to list the dates of each treatment on the SuperBill with specific coding for all the services you received. However, we don't have that information until after treatment has been rendered.

[Get in touch with us here](#) if you have questions about SuperBills or would like to learn more about Illumma's ketamine infusion therapy.

Follow-Up After You Submit Your Superbill

After submitting the claim to your insurance company post-treatment, wait 15 days or so, then call the customer service line.

Once you're connected to an insurance representative you'll need to explain why you're calling.

"I am calling to follow-up on a claim I submitted."

They will ask for:

- Your insurance ID number
- Date of birth
- The provider name
- The dates of services in question.

So have all of this handy when you make the call (it's all listed on your superbill)

Common Denial Reasons

Missing J-Codes

J-Codes are used to identify the medicine being injected and are often billed together with office visits and infusion services. We do not list Ketamine as a J-code on your superbill since it's not a covered benefit.

If the insurance representative tells you this is why your claim is being denied, ask them to send the claim back to be processed with the procedures on the claim as they are covered benefits and they should be paid regardless of the J-code being there or not.

Note: This doesn't always work. Depending on the representative you talk to or the policy you're under, they may still deny the claim, but it's worth a try.

While it is not guaranteed, in the past, insurances including Aetna, UMR and Blue Cross Blue Shield have sent our patients checks covering anywhere from 25-60% of the billable codes! Not bad at all for a non-FDA approved therapy.

Ultimately, we are all waiting for the day that this life-changing treatment is covered by all insurance providers **without question**. In the meantime, don't give up hope of getting some insurance compensation.

Here are some important tips for working to get your infusions refunded by insurance:

Be Persistent

You may get some reimbursement right away or you may have to call and advocate for yourself. You may get a different decision from each representative you talk to (frustrating, I know) but keep trying and tell them your story about just how well this treatment has worked for you. Education is vital in spreading awareness of Ketamine's effectiveness to not only insurance companies and agents, but the general public as well.

Mention the Insurance Gap

Since insurance companies do not have a coverage plan for Ketamine providers, you can point out that this is a gap in overall coverage. Alternatively, you can suggest they treat the infusions as they would any out of network provider deal (this is generally how they treat it when patients have received automatic reimbursement after submitting).

I hope this is helpful to better understand how to seek reimbursement for your ketamine treatment.

If you have questions or would like to get started with Illumma's ketamine therapy, please don't hesitate to reach out to us. You can do so by [clicking on this link](#).

To Your Health,

The Illumma Team