



Welcome to Forge Health's Billing Resources page! We are committed to making your billing experience as seamless and transparent as possible. Below, you'll find essential information regarding insurance eligibility checks, estimated costs, referrals, payment processes, and more.

✓ Benefits Eligibility Check

Before your first session, Forge Health will conduct a benefits eligibility check using the information provided during your screening. To assist us in accessing your insurance details, please provide the following:

Basic Information

- **Full Name** (as it appears on your insurance card)
- **Date of Birth**
- **Social Security Number**
- **Your Address** on file with your insurance company

Insurance Details

- **Insurance Provider**
- **Member ID**
- **Photo Upload:** Please upload a clear photo of the front and back of your insurance card. This helps us verify benefits, file claims, and troubleshoot any issues.

It's crucial for us to see your insurance card to determine if you have a carve-out plan. A behavioral health carve-out plan is a separate insurance policy specifically designed for mental health and substance use treatment services. Instead of being included in your standard health insurance plan, these services are "carved out" and managed by a specialized provider or insurance company that focuses on behavioral health. While Forge Health may be in-network with your primary insurance, it might not be covered under your carve-out plan.

\$ Estimated Costs for Visits

Forge Health will calculate the "estimated cost" for each visit. This estimate represents the potential out-of-pocket expenses for mental health services provided by in-network providers. Here's what to expect:

- **Co-pays:** A fixed amount due at each visit, varying by policy (e.g., a \$50 co-pay for mental health services).
- **Deductibles:** The amount you pay before insurance starts covering costs. For instance, if your deductible is \$4,000, you must pay that amount before coverage kicks in on subsequent bills.
- **Co-insurance:** The percentage of costs you share with insurance after meeting your deductible (e.g., if you have a 30% co-insurance on a \$200 service, you pay \$60).
- **Out-of-Pocket Maximum:** The most you will pay in a year, after which insurance covers 100% of costs for covered services. "Covered Services" refer to the types of treatments and services included in your plan, such as therapy sessions, psychiatric consultations, or substance abuse treatment. Please note that some plans may not cover behavioral health services, in which case you would be responsible for the full cost.

Note: The estimated costs may vary depending on the services rendered and changes in your healthcare coverage.

Different services, and different session lengths have different costs associated with them. If you have a co-pay, your patient responsibilities will be the same no matter what the session type. If you have a deductible or co-insurance, your patient responsibility may differ depending on the negotiated rates forge has with your insurance company.

! Important Considerations

The estimated costs are subject to change due to:

- **Insurance lapses**
- **New insurance coverage**
- **Changes in deductible status**
- **Adjustments in reimbursement rates by your insurance company**

Verification of benefits is contingent on the terms and conditions of your insurance policy at the time of service. Benefits will be confirmed once claims are processed.

🛡️ Pre-Authorization Requirements

Certain treatments may require pre-authorization or pre-approval from your insurance company. Forge Health will manage this process to prevent unexpected expenses. If pre-approval cannot be obtained, you may be responsible for covering the treatment costs yourself.

📞 Do I Need a Referral?

Some insurance plans, such as Tricare or Veterans Affairs (VA), may require a referral from your Primary Care Physician (PCP) before coverage is approved. Forge Health will inform you if a referral is necessary before scheduling your intake appointment.

Referral Process

1. **Contact Your Primary Care Physician (PCP):** Request a referral for behavioral health services.
2. **Provide Information:** Your PCP will need Forge Health's details, including Forge Health's Business Name, Address, NPI, and Tax ID.
3. **Obtain the Referral:** Your PCP will submit the referral to your insurance company, which may take 1-2 weeks for processing.

For questions regarding your insurance's referral requirements, consult your plan details or contact their customer service.

🔄 Changes to Your Insurance

If your insurance plan changes, please notify the Forge Health team immediately. We will verify your eligibility under the new plan and provide updated cost estimates.

📄 Payment Portal

We're excited to introduce our **Payment Portal!** This secure online platform allows you to view and manage your bills, make payments, set up payment plans, and track your payment history.

To get started, please use your email to log in (note that you won't receive an account number until your first bill is submitted).

Important Payment Information

- **Co-payments:** Co-payments are due at the time of service. If payment is not made, your services may be suspended or terminated. If you have difficulty paying, we will make attempts to assist you, and your clinician will assess your situation for any necessary support.
- **Appointment Cancellations:** Please notify us at least 24 hours in advance. If not, or if you arrive more than 15 minutes late, a \$50 cancellation fee will be charged to your card on file. Health insurance does not cover missed appointments, and timely payment helps us maintain quality care for all clients. We understand that unexpected situations can arise. In those cases, we will waive the fee if you provide supporting documentation.

📄 Paying Your Invoices

After your appointment, we will submit a claim to your insurance company. Here's the process:

1. **Autopay Option:** To simplify payments and prevent delays, consider completing the Forge Health Credit Card Authorization Form and sharing your credit card details with the Office Manager. This enables our office to charge your card on file for the estimated cost within 24 hours, ensuring prompt payment to your provider.

You may see a credit on your Payment Portal while the claims are processing. This credit will be applied to your account once your insurance processes the claim.

2. **Claims Submission:** Claims generally take 45-60 days for your insurance to process. During this time, if you are not enrolled in autopay your balance may show as zero, but this doesn't mean you have no patient responsibilities. It simply indicates that your insurance company hasn't finalized your claims yet.

3. **Insurance Payment:** Once your insurance has processed the claim, you will receive an invoice for any remaining balance, if applicable. Payments can be made via the Payment Portal using a credit or debit card.

Understanding Your Invoice: Costs can vary based on services rendered. If you have a co-pay, your responsibility remains the same regardless of the session type. If you have a deductible or co-insurance, your costs may vary based on negotiated rates with your insurance.

You may receive an **Explanation of Benefits (EOB)** from your insurance company. This document provides details about the services you received and how the insurance company processed the claim. **Please note that this is NOT a bill from Forge Health.**

? Questions?

For any further inquiries regarding billing or insurance, please reach out to our Revenue Cycle Management (RCM) team rcm@forgehealth.com. We're here to help you navigate your billing experience smoothly!

Thank you for choosing Forge Health! We look forward to supporting your wellness journey.

Forge Health's Referral Details

Massachusetts

Business Name: Forge Health
Legal Name: New England Counseling Services LLC
NPI: 1811412133
Tax ID: 822337776
Fax Number: (603) 865-1706

New Hampshire

Business Name: Forge Health
Legal Name: New England Counseling Services LLC
NPI: 1811412133
Tax ID: 822337776
Fax Number: (603) 865-1706

New York

Business Name: Forge Health
Legal Name: Forge Medical Group, LLC
NPI: 1811561855
Tax ID: 862794729
Fax Number: (201) 565-2833

New Jersey

Business Name: Forge Health
Legal Name: Forge Medical Group, LLC
NPI: 1962175026
Tax ID: 862794729
Fax Number: (201) 565-2833

-And-

Business Name: Forge Health
Legal Name: Strive Health, LLC
NPI: 1699227736
Tax ID: 814173389
Fax Number: (201) 565-2833

Pennsylvania

Business Name: Forge Health
Legal Name: Forge Medical Group, LLC
NPI: 1578289252
Tax ID: 862794729
Fax Number: (201) 565-2833

-And-

Business Name: Forge Health
Legal Name: Western Pennsylvania Counseling Services, LLC
NPI: 1801337209
Tax ID: 814703232
Fax Number: (201) 565-2833