Dear Student:

The following information is intended to help you determine how to cover the cost of your evaluation at the Regents Center for Learning Disorders at GSU (RCLD).

Many students ask whether their private health insurance, PPO, HMO, etc. will cover part or all of the cost. Although, the RCLD does not file for insurance or accept assignment, we will gladly provide you with standard billing information, which many insurance companies require, but you are responsible for the $500 assessment charge. We can accept payment in a variety of forms: cash, checks, money orders and credit cards.

If, after you have completed your evaluation, you decide that you want to send your paid bill to your insurance company so they can reimburse you, this is your responsibility. Once your evaluation has been completed, we will be glad to provide your insurance company with a list of the actual tests we used, if that is requested.

Because there are hundreds of insurance carriers and special health care organizations (HMO, PPO, IPA, EAP, etc), in addition to numerous programs and types of policies within each company, we cannot provide you with specific details regarding whether your particular health insurance plan will pay for your evaluation. However, this letter will attempt to provide some information that may help you communicate with your insurance company.

The RCLD is not a specified preferred provider nor enrolled as a provider in any health plan in the State of Georgia. Many insurance companies will not pay for any evaluation or testing unless you use a professional on the provider roll or organizational list. It may be important to explain to your insurance company that the evaluation you are receiving would cost about three to five times as much if obtained from most other providers, and that they will save money by using the RCLD.

If you plan to ask your insurance company to pay for your testing, you will need to inform them that you will be having comprehensive psychological testing, which is designed to identify why you are having trouble in school. All testing is done under the supervision of a psychologist licensed in the State of Georgia, and our fee is a set $500 for the complete evaluation. Most students take at least eight to ten hours to complete the entire battery.

There are also some insurance companies that will cover the cost of your evaluation up front (so that you do not have to pay and then get reimbursed), but you would have to obtain a pre-approved authorization form from your company to guarantee this. The RCLD will accept a written guarantee of payment of $500 for your evaluation, but this has to be submitted on official letterhead (or a voucher) before you are evaluated and must be approved by the director. The RCLD will then bill your insurance company for the evaluation when it is completed.

Some insurance companies require a physician’s referral before they agree to cover you. Some want to know the specific disorder that you are having assessed before they provide funds. Many of the students who come to us have a learning disability, but some also have Attention-Deficit/Hyperactivity Disorder (ADHD), or a mood or anxiety disorder related to stress. Because we do not know what, if any, diagnosis may be appropriate until after your comprehensive evaluation, it is not possible to answer this question ahead of time.

Students using Medicare, Medicaid, CHAMPUS, or other governmental agency system such as the Division of Rehabilitation Services should contact their case manager to discuss their options regarding payment of the evaluation fee. If you receive funding from such a source, the total amount of the evaluation fee ($500.00) must be paid up front and should accompany your application packet.

Evaluation scholarships may be available through your referring institutions. You should consult with the disability coordinator at your school about this. Some institutions will allow the cost of the evaluation to be included in the student’s financial aid package. You should ask your financial aid office whether this is an option. Finally, alternate payment arrangements may be made in extenuating circumstances, if approved by both your disability coordinator and the RCLD director.

Sincerely,

Lindsey Cohen, Ph.D.
Chair, Psychology Department