



Credentialing Readiness Checklist

For Washington therapists and counselors getting ready to join insurance panels · In-Network Credentialing

Many credentialing delays come from things that could have been fixed before applying: a lapsed CAQH attestation, an old address on your NPI record, or malpractice limits below what insurers ask for. Work through this list before you submit anything, and your applications will start on solid ground.

1 Washington license

- ☐ License is **active** and not expiring in the next few months
- ☐ Your name matches your license exactly, everywhere else
- ☐ You know your license type: full (LMHC, LMFT, LICSW, psychologist) or associate

Associate-level? (LMHCA, LMFTA, LICSWA) Most commercial insurers in Washington won't accept associates on their own. Check before you apply.

2 NPI

- ☐ You have an **individual NPI** (Type 1)
- ☐ If you bill under a business (LLC/PLLC with an EIN), it likely needs a **group NPI** (Type 2) too
- ☐ Your NPPES record shows your **current** practice and mailing addresses
- ☐ Your **taxonomy code** matches your license type

3 Tax ID and W-9

- ☐ You know which tax ID you'll bill under: your SSN as an individual, or your business's EIN
- ☐ The name on your W-9 matches the IRS record for that tax ID **exactly**
- ☐ You have a current, signed W-9 ready

4 Malpractice insurance

- ☐ Coverage is **active**, and the certificate shows your name and limits
- ☐ Limits meet what insurers ask. Many want **\$1M per occurrence / \$3M aggregate**
- ☐ It isn't expiring soon. Renew first if it is.

5 CAQH ProView: the profile most insurers check first

- ☐ You have a profile and can log in
- ☐ Every section is complete: education, work history, practice locations, malpractice, disclosures
- ☐ Current documents are uploaded: license, malpractice certificate, CV, and more
- ☐ You've **attested within the last 120 days**. Attestation expires otherwise.
- ☐ You've **authorized the insurers** you're applying to (or all plans) to view your profile
- ☐ Details match your license, NPI, W-9, and malpractice certificate

Set a recurring reminder to re-attest every 120 days. A lapsed attestation can quietly stall applications that are already in review.

6 Work history and education

- ☐ A current CV with **month and year** for every position
- ☐ A short written explanation for any gaps. Many insurers ask about gaps of 6 months or more.
- ☐ Degree, school, and graduation date match across CV, CAQH, and license

7 Practice details

- ☐ Every location listed, including **telehealth**
- ☐ Practice phone, hours, and whether you're accepting new clients
- ☐ Ages and specialties you serve

8 The "does it all match?" check

The most common reason applications get delayed or returned. Tick each box only when the detail is **identical** everywhere.

Detail	License	NPI record	CAQH	W-9	Malpractice
Legal name (spelling, middle initial)	☐	☐	☐	☐	☐
Practice address	–	☐	☐	☐	☐
Tax ID and business name	–	☐	☐	☐	–
License number and type	☐	☐	☐	–	–

9 Choosing insurers

- ☐ You've listed the insurers your clients actually use (common in Washington: Premera, Regence, Kaiser, Optum/UHC, Aetna, Cigna/Evernorth, Apple Health, Medicare)
- ☐ You've checked that each panel is **open** for your license type and area before applying
- ☐ For **Apple Health** (Medicaid): you know it's two steps. Enroll through ProviderOne, then apply to each managed care plan, which varies by county.
- ☐ You've planned around timelines: commercial insurers often take 60–90 days plus about 30 for contracting, and state programs 90–150 days

Common pitfalls to avoid

- Applying before CAQH is complete and attested, so the application sits untouched
- An old address still on the NPI record or CAQH after a move
- The W-9 name not matching the IRS record for the tax ID
- Slow replies when an insurer asks for more information. Answer within a day or two if you can.
- Not following up. Check status every couple of weeks and keep notes: date, rep name, reference number.

Want a second set of eyes?

We'll review your CAQH, NPI, and malpractice coverage in a free 15-minute readiness check and tell you exactly what's missing. No obligation.

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