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Questions to Ask Your Insurance Company

POLICY COVERAGE:

- Does my policy include a **mental health benefit**? *Yes No*
- Does my policy cover **psychologists**? *Yes No*
- Does my policy cover **out-of-network** psychologists? *Yes No*

COVERAGE AMOUNTS (*often given as either a percentage of the total fee or a flat rate amount*):

- How much will my policy pay for an initial intake/diagnostic session coded at 90791?
- How much will my policy pay for a 50-minute psychotherapy session coded at 90834?
- How much will my policy pay for a 60-minute psychotherapy session coded at 90837?
- How much psychotherapy is covered per year (*e.g., # of sessions, total dollar amount*)?

DEDUCTIBLE:

- Is my **mental health** deductible part of, or separate from, my medical deductible?
- What is my yearly mental health and/or medical deductible? \$ _____
 - How much of my deductible have I met this year? \$ _____
 - When will my deductible reset to zero?

PRE-APPROVAL/PRE-CERTIFICATION:

- Do you require **pre-approval or pre-certification** of sessions? *Yes No*

If yes:

- Who must obtain the pre-approval or pre-certification? *Myself My therapist Either*
- Can this be done over the phone? *Yes No*

If not, what is the procedure?

- How many sessions will likely be pre-approved at a time?
- Who should be contacted to authorize the pre-approval?

CLAIMS PROCESS:

- Can I pay my therapist out-of-pocket and submit my session receipts for reimbursement? *Yes No*
 - To whom should I mail or fax the receipts?
 - Once I mail in a receipt, how long will it be before I receive a reimbursement check? _____

Is there anything else I should know?