



Questions to Ask Your Insurance Company...

- | | | | |
|--|-----|-----------|--------|
| 1) Does my policy include a mental health benefit ? | YES | NO | |
| If yes... | | | |
| 2) Does my policy cover psychologists/social workers ? | YES | NO | |
| If yes... | | | |
| 3) Does my policy cover out of network mental health professionals? | YES | NO | |
| If yes... | | | |
| 4) How much will my policy pay for the following coded sessions? | | | |
| a. 90791 _____ | | | |
| b. 90834 _____ | | | |
| c. 90837 _____ | | | |
| 5) How many sessions of psychotherapy are covered each year? _____ | | | |
| 6) Is my mental health deductible part of, or separate from, my medical deductible? _____ | | | |
| 7) What is my yearly mental health and/or medical deductible? _____ | | | |
| 8) How much of my deductible have I met this year? _____ | | | |
| 9) Can I pay out of pocket and submit session superbills for reimbursement? | YES | NO | |
| 10) How do I pay? (Fax, mail, online) _____ | | | |
| 11) Do you reimburse for teletherapy sessions? _____ | | | |
| 12) How long does reimbursement typically take? _____ | | | |
| 13) Do you require pre-authorization/pre-certification/pre-approval of sessions? | YES | NO | |
| a. Who must obtain the pre-authorization? | ME | THERAPIST | EITHER |
| 14) How many sessions will be pre-approved at a time? _____ | | | |
| 15) Will I be reimbursed for 2+ sessions on the same day (e.g., group & individual) | YES | NO | |
| 16) Is there anything else I should know? _____ | | | |