

Insurance Guide

If you would like to use your insurance to pay for part of your therapy sessions, please contact your provider before our first session. The phone number should be on the back of your card under “behavioral health” or “mental health”. If neither of these categories is listed, call the number for member customer service and ask to speak to someone about your **Outpatient Mental Health Benefits**.

Ask the following questions:

Do I have out-of-network mental health coverage?

If NO – Your coverage will not reimburse you for any part of our visits. You can either come to therapy sessions and pay in full without expectation of reimbursement, or you can ask the representative to help you find a therapist on your plan.

If YES – Great. Here are the other questions you want to ask:

Do I have a deductible?

A deductible is an amount of money that you are required to pay before insurance will pay for anything. If yes, you will want to ask: **how much is it** and **how much is left**?

What is my co-insurance?

A co-insurance is the percentage of the fee that you will be responsible for. For example, your insurance may reimburse you for 80% of your fee and you will still be responsible for 20% of your fee. If your insurance company tells you that they will reimburse you for a certain percentage of the **Usual and Customary Rate**, that amount may differ from my fee, so you should ask how much it is in order to anticipate how much you will be reimbursed by your insurance company.

Is there a limit on how many mental health visits I may receive per calendar year?

If yes, ask how many visits you have per year.

Do I need an authorization for my visits?

If yes, ask for an authorization number and number of sessions authorized.

Can you tell me the procedure and address to submit a superbill and receive out-of-network reimbursement?

If you encounter any problems or have any questions about this process, I would be happy to answer them for you. Please note that I am unable to guarantee out-of-network insurance reimbursement.