

FOR CLIENTS: CHECKING YOUR COVERAGE TO SEE AN OUT-OF-NETWORK THERAPIST

BEFORE CALLING INSURANCE: INFO TO GET (SOME IS ON YOUR INSURANCE CARD)

1. Insurance I.D. #: _____ Group #: _____
2. Primary Subscriber on the Insurance: _____
3. Your Relationship to Primary Subscriber: _____
4. Primary Subscriber's Birthdate: ____/____/____ Your Birthdate: ____/____/____
5. Subscriber's Employer _____
6. Insurance Plan Phone Number (The card may say "Member Services," "MH/SA Benefits," "Behavioral Health", "Mental Health Coverage," "Eligibility and Benefits," or simply "Customer Service"): _____

THE CALL: WHAT TO ASK THE INSURANCE COMPANY

NOTE YOUR CALL DATE: ____/____/____ REPRESENTATIVE NAME _____

1. I am seeking outpatient mental health benefits in a professional office setting (or via telehealth). Does my plan cover out of network providers for this service? If so, what is the coverage for Therapy (CPT codes 90791, 90837)? What is my copay (set fee patient pays) or coinsurance (% of the fee patient will have to pay)?	
2. For telehealth: Is the coverage temporary? If so, until when? Are phone sessions covered, also, in case I need that?	
3. What is my Out-of-Network deductible? (The deductible is the amount you must yourself before the plan begins paying at all). You may have a separate deductible for in-network providers and one for out-of-network providers.	
4. How much of the out-of-network deductible has been met so far this year?	
5. (If you know your therapist's fee): My therapist charges \$175. Is this within the Allowed Amount or UCR (Usual, Customary, and Reasonable Fee) for an Out-of-Network Provider? If not, what is the Allowed Amount? (Some plans may cap the amount they allow, and reimburse based on this. Note: They may not disclose this Allowed Amount).	
6. Is my therapist's license covered by your plan?	
7. Are there any limits to the number of sessions per year?	
8. When do benefits start and renew (you want to know when your deductible renews)? Is my coverage active?	Effective: ____/____/____ Renew: ____/____/____
9. How do I submit invoices to the plan for reimbursement? Do I need to get a form to attach them to? What is the address where I would send MENTAL HEALTH claims?	
10. What is the Out-of-pocket Maximum? (The amount you must pay each year before the plan starts paying 100% for health expenses)	
11. TESTING: Are CPT codes 96130, 96131, 96132, 96133, 96136, & 96137 (psychological testing) covered in case I might need this? What is the maximum number of hours covered for these codes? Is preauthorization required for psychological testing? Are there exceptions for psychological testing (types not covered)?	Yes _____ No _____ Maximum Hours _____ Preauthorization Required? _____
12. Can you give me a Call Reference Number for this call?	