

Questions to Ask my Insurance Company

- Does my plan cover mental health outpatient visits?
- How many sessions can I be seen for in one year?
- At what rate will my sessions be covered? Is there a copay and how much is it?
- Does my insurance cover the following CPT codes: 90834, 90837, 90785
- Does my insurance cover tele-mental health sessions, with the modifier: 95?
- Do I have a deductible I have to satisfy? Is my mental health deductible separate from my medical deductible?
- Do I have to fill out any paperwork or have pre-certification prior to seeing a provider?
- Can I get a list of providers in my area? Do I need a referral from my primary care physician?
- Can I meet with more than one provider for a consultation or second opinion and still have it paid for?
- Do I have out of network benefits?

Questions to Ask when Making an Appointment with a Provider

- Does the provider I want to see accept my insurance?
- If this provider doesn't accept my insurance, can they do a single-case agreement in order to see me?
- Do I need to pay my copay immediately?

Glossary

- **Deductible:** Money you pay out-of-pocket before your insurance covers your expenses.
- **Out-of Network:** A provider who has no contract agreement with your insurance company.
- **Pre-Certification:** A process of pre-approval from your insurance company to activate your mental health benefits. This can be done online at your insurance company's website or by calling them; this is a yearly process. Your insurance company will send you a letter confirming pre-approval or you may be able to print it from the website immediately. Often times if your company requires pre-certification for mental health services but you do not request pre-certification before your first appointment, you could be responsible for

appointment fees. When you make your first appointment to see a provider, the person scheduling the appointment may ask you for your pre-certification number before you meet with the provider.

- Primary Care Physician: Your main medical doctor who you see when you are sick or need a check up.
- Provider: A Psychologist, Clinical Social Worker, Licensed Professional Counselor or Psychiatrist.
- Single Case Agreement: If your provider is not contracted with your insurance company, they may be able to file a single case agreement with your insurance company. These are usually filed in special circumstances, e.g. the provider is a specialist, out of state coverage, or limited availability of providers.