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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?  
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?