

## Using insurance to help cover the cost of therapy...

Here are some suggested questions you may want to ask your insurance company about your coverage. There is usually a 1-800 number on the back of your insurance card. It may be helpful to fill out this page as you speak with the insurance company and then bring a copy of these answers to your first session.

- Date of call to insurance company:
- Insurance company phone number:
- Write down any "prompts" that you press:
- Name of person you spoke with:

Say: **"I would like to verify my insurance coverage for outpatient mental health services with an out of network provider."**

- What is my deductible?
- What is my deductible period? Is it a calendar year?
- What percentage will you pay for each session?
- Is this percentage based on the actual billed amount?
- Is there a maximum number of sessions per calendar year?
- Do the sessions need to be preapproved or certified for payment?
- If yes, how often do they need to be preapproved?
- What is the procedure for preapproval?
- What is the address to mail claims for payment?
- Is couples therapy covered (if applicable)?
- Are any diagnoses excluded? Which ones?
- How long does it take to get reimbursed?