

What questions should I ask my insurance company?

Tell your insurance company you need to know the amount of your benefits so that you can plan your budget. Ask to speak to a supervisor if your questions are not answered clearly and completely.

- 1) Today's date _____
- 2) What is your name and extension number? _____
- 3) Does my policy cover a *Licensed Clinical Social Worker* who is *Out-of-Network*? ___yes ___no
- 4) What information about me will you be requiring my therapist to disclose?
- 5) Does my policy cover Group Psychotherapy? (CPT code 90853) ___yes ___no
 Individual Psychotherapy? (CPT code 90806) ___yes ___no
 Family/Couple Therapy? (CPT code 90847) ___yes ___no
- 6) What is my *Out-of-Network Deductible*? \$_____
- 7) How many *Sessions* are covered per year? _____
- 8) What is the *Allowed Amount* of the fee?
 - a. Group session (CPT code 90853): \$_____
 - b. Individual session (CPT code 90806): \$_____
 - c. Family/Couple session (CPT code 90847) \$_____
- 9) What per cent of the *Allowed Amount* will be paid? _____%
- 10) Do you cover charges for missed or cancelled sessions? ___yes ___no
- 11) Are there any *Diagnosis Codes* that are not covered?
- 12) What is the *Lifetime Maximum* for mental health benefits? \$_____

Important Considerations

- Your out-of-pocket medical expenses can be reduced if your employer offers a pre-tax medical "flexible spending account."
- Ask your accountant about taking a medical tax deduction for psychotherapy.
- You may save money with an insurance plan that has a higher premium, but better benefits for out-of-network therapy (called *Preferred Provider Organization*, or *PPO*).