

Questions about your Insurance Coverage

To determine your benefits, call the customer service number on the back of your insurance card, and ask the following:

- Do I have mental health benefits?
 - When do my benefits start and renew?
 - What is my deductible in-network? What is my deductible out-of-network?*
 - How much of my deductible has been met this year?
 - How many sessions are allowed per year?
 - What is my co-payment (flat fee) or co-insurance (%) per session?
 - How much will my plan pay per session (#90837)?
(my provider is a licensed clinical social worker)
 - Is pre-authorization needed?
 - Does insurance pay me (the client) directly?
 - Do I have HRA/HSA dollars to use toward deductible and out-of-pocket expenses?
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