

# Questions to ask your insurance company

- Does my policy include an outpatient mental **health benefit**? Yes No

**If yes:**

- Does my policy cover **Licensed Professional Counselors** (LPCs)? Yes No

**If yes:**

- Does my policy cover **out-of-network** LPCs? Yes No

**If yes:**

- What % of fees do they pay for an out of network provider? \_\_\_\_\_
- What are the maximum fees they cover for initial session- 90791? \_\_\_\_\_
- What are the maximum fees they cover for individual psychotherapy session- 90834? \_\_\_\_\_
- Do they cover family therapy – 90847 and if so, what are max fees? \_\_\_\_\_
- Do they cover extended sessions – 90837 and if so, what are max fees? \_\_\_\_\_
- How many sessions of psychotherapy are covered per year? \_\_\_\_\_
- 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? \$ \_\_\_\_\_
- Can I pay my therapist out-of-pocket and submit my session receipts for reimbursement? Yes No

**If yes:**

- To whom should I mail or fax the receipts? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Once I mail in a receipt, how long before I receive a reimbursement check? \_\_\_\_\_
- Do you require **pre-approval or pre-certification** of sessions? Yes No

**If yes:**

- Who must obtain the pre-approval or pre-certification? *Myself My therapist Either*
- *How is this done?* \_\_\_\_\_
- Is there anything else I should know? \_\_\_\_\_