

Questions for Insurance Companies

How do I know what my insurance will cover?

Will my insurance company reimburse me for counseling?

There are questions you will want to know the answers to, if you want to avoid annoying surprises. I have put together a few questions to ask your insurance company.

I strongly recommend you call and write these answers down so you can refer to them later. That's why this is a downloadable file!

Call the number on the back of your insurance card and ask these questions:

1. Do I have in-network mental or behavioral health benefits? _____
2. Am I limited to a certain number of visits? If so, how many? _____

If the answer is yes, ask for a link to an in-network provider list *for your specific plan*.

What was the link: _____

If you want to work with Stephanie Isbell, LCPC, you can ask if she is in-network or not, just to be sure.

3. What is my in-network deductible? \$ _____
4. How much of my deductible has been covered this year? \$ _____ as of (date) _____.
5. What is my copay amount? \$ _____

Usually, you will be responsible for paying the deductible for in-network services each year. After you meet your deductible for the year, you are responsible for the copays only. Your insurance company will reimburse the rest of the fee to your counselor directly.

6. Do I have out-of-network mental/behavioral health benefits? _____

If you can afford to pay out-of-network costs, you can choose any licensed counselor and your insurance company will reimburse you for the costs. A plan that includes out-of-network benefits is usually referred to as a PPO or POS plan.

7. Do I have an out-of-network deductible that has to be met first before I get reimbursed? _____

8. Has any amount of my deductible been covered this year? \$ _____

How much? \$ _____ as of (date) _____.

9. What is my co-insurance amount? \$ _____

Co-insurance (co-pay) is the amount that you pay out of pocket - without reimbursement - per counseling service after your deductible has been met.

10. What are the usual and customary rates covered by my insurance for outpatient psychotherapy?

This will depend on the type of therapy you are engaged in. The most typical codes for Big Sky Family Therapy clients are:

CPT Code 90837 (individual therapy) \$ _____

CPT Code 90847 (family therapy) \$ _____

Insurance companies will cover only what they deem is acceptable for a therapy session, the “customary rate” or “allowable amount.” Each plan in each insurance company “allows” a different amount.

Armed with this information, you can have your free consultation call, confident that you know how much therapy will cost! **Let’s prevent surprises so we can concentrate on your health and well-being goals.**