

Questions to ask your Insurance Carrier

The benefits you are inquiring about are "Benefits for Outpatient Mental Health in an office setting".

1. Is there a deductible that applies for this type of benefit? (That is, how much does your insurance company require you to pay before they begin to pay on your bill)? No _____ Yes _____
If yes, how much is the deductible? _____ How much has been met towards that deductible? _____ When does the contract renew so that the deductible will start over? _____
2. If there is no deductible, or once the deductible has been met, is there a set amount you pay per visit (co-pay) \$ _____ or do you pay a percentage of the fee (co-insurance) _____ %
3. Is there an out-of-pocket maximum? (the maximum amount you need to pay before the insurance pays 100% until the contract renews) No ____ Yes ____
If yes, how much is the out-of-pocket maximum? _____ How much has been met towards that maximum? _____ When does the contract renews so that the OOP maximum begins again? _____
4. Is there a limit on the number of sessions allowed per contract year?
No _____ Yes _____
5. Is pre-certification required for this type of service? No _____ Yes _____
If yes, through which company _____
Phone# _____
6. When does the contract renew with potential changes being made to the coverage and accumulations towards deductible/out-of-pocket maximums beginning again? _____
7. Do you have a Health Savings Account (HSA) or Flex Funds to help cover the costs of therapy? No _____ Yes _____ If yes, how much money is remaining in the account for this year? _____