

QUESTIONS TO ASK YOUR INSURANCE COMPANY

* Does my policy include a **mental health benefit**? *Yes No*

If yes:

* Does my policy cover **Licensed Clinical Professional Counselors** (LCPCs)? *Yes No*

If yes:

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

If yes:

1. How much will my policy pay for a 50-minute psychotherapy session? _____
2. How much will my policy pay for an 80-minute psychotherapy session? _____
3. How much will my policy pay for a 105-minute psychotherapy session? _____
4. How much psychotherapy is covered per year? _____
5. Is my **mental health deductible** part of, or separate from, my medical deductible? _____
6. What is my yearly mental health and/or medical deductible? \$ _____
7. How much of my deductible have I met this year? \$ _____
8. Can I pay my therapist out-of-pocket and submit my session receipts for reimbursement? *Yes No*

If yes:

1. To whom should I mail or fax the receipts? _____

2. Once I mail in a receipt, how long before I receive a reimbursement check? _____
3. Do you require **pre-approval or pre-certification** of sessions? *Yes No*

If yes:

1. Who must obtain the pre-approval or pre-certification? *Myself My therapist Either*
2. Can this be done over the phone? *Yes No*

If not, what is the procedure? _____

3. How many sessions will likely be pre-approved at a time? _____
4. Who should be contacted to authorize the pre-approval? _____

Is there anything else I should know? _____