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## Questions to ask your insurance company. . .

- Does my policy include a **mental health benefit**? Yes No  
**If yes:**
- Does my policy cover **Psychologists**? Yes No  
**If yes:**
- Does my policy cover **out-of-network** psychologists? Yes No  
**If yes:**
- How much will my policy pay for the following coded sessions: 90791; 90834; 90837? \_\_\_\_\_  
\_\_\_\_\_
- How much psychotherapy is 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*
- Can this be done over the phone? Yes No  
If not, what is the procedure? \_\_\_\_\_  
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\_\_\_\_\_

- How many sessions will likely be pre-approved at a time? \_\_\_\_\_
- Who should be contacted to authorize the pre-approval? \_\_\_\_\_

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Is there anything else I should know?

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