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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? _____

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

Is there anything else I should know?
