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## INSURANCE BENEFITS AND PREAUTHORIZATION

To determine whether you have insurance coverage for therapy sessions, you will need to call your insurance company for information about your benefits. You will need your insurance identification card and this form. Remember that you have the right to this information.

Usually, your insurance card contains a toll-free phone number for authorization of mental health benefits. Your insurance company may direct you to a managed health care company who will oversee your use of services.

**HOW TO BEGIN.** Begin by saying to the representative: I am calling to find out what coverage I have for the mental health service provided by an out-of-network DC Licensed Clinical Social Worker who has a Ph.D in Clinical Social Work.

**WHAT YOU WILL BE ASKED.** The representative will ask for your name and date of birth and for the policyholder's name, identification number and group number. Some of this information may appear on the insurance card. The representative may need further information about your therapist.

### SUGGESTED QUESTIONS TO ASK:

- What is the representative's name? \_\_\_\_\_
- What is the best phone number to call with future inquires about mental health benefits?  
\_\_\_\_\_
- Is individual psychotherapy (CPT code 90834) covered? Ask:**
  - How much will be reimbursed? \_\_\_\_\_
  - What deductible must be satisfied? \_\_\_\_\_
  - How much deductible is already satisfied? \_\_\_\_\_
  - Is there a limit on the number of sessions in any one day? \_\_\_\_\_
  - What kind of referral, if any, is necessary? \_\_\_\_\_
  - Is there a yearly or lifetime maximum benefit? \_\_\_\_\_
  - Are there any other restrictions or limitations? \_\_\_\_\_
- \_\_\_\_\_  
 Will a treatment plan be required? \_\_\_\_\_
- If applicable, ask whether couples counseling is covered. If it is, ask the same questions above. Some insurance companies will not cover couples counseling.

If you are not satisfied with the representative's answers to your questions, ask to speak to a supervisor.

If you decide to use your insurance benefits, you may be assigned an authorization number. Write it down \_\_\_\_\_ . After ending the conversation, record the date and time of the phone call \_\_\_\_\_ .

This should provide you with all the information you need to know about how much you will be reimbursed by your insurance company for your therapy.