

Insurance Company Reimbursement for Counseling Services

Instructions: Call your insurance company and ask the following questions. Write down the answers in detail and bring this form back to me.

Does my plan cover services to out-of-network mental health providers?

Does my plan cover counseling sessions?

Does my plan cover only individual counseling or will it also cover family or couples counseling?

How many sessions does my plan cover in a year? How many sessions do I have left?

Does my plan cover services to out-of-state mental health providers?

What is the deductible I have to meet before coverage to an out-of-network provider kicks in?

What is my copay or what percentage of treatment do I pay when seeing an out-of-network mental health provider?

Is there a maximum amount per session the insurance will cover for an out-of-network provider?

How much time do I have to file a claim for out-of-network services?

Do I need pre-authorization or a referral from my PCP to see a counselor?

If I need pre-authorization, do I need to call or does my counselor?

What is the process to get reimbursed for out-of-network services?