CHECKING COVERAGE: 12 ESSENTIAL QUESTIONS

BEFORE CALLING INSURANCE: INFO TO GET FROM THE CLIENT / CARD

Client: _____ **I.D. # :**_____
Subscriber (if other): _____ **Group:#**_____
Client Birthdate: ____ /____ /_____**Relationship to Subscriber:**_____
Subscriber's Employer_____
Insurance Phone Number (*The card may say "MH/SA Benefits," "Eligibility and Benefits," For Pre-Authorization," "Member Service"):* _____

THE CALL: WHAT TO ASK THE INSURANCE COMPANY

CALL DATE: _____ /_____ /_____ **REPRESENTATIVE NAME**_____

Ask for outpatient mental health benefits. Tell them if you're a network or out-of-network provider

1. Is telehealth covered? *For how long? Video and phone? What modifier/Place of Service code is needed?*	
2. Copayment (flat fee) **or Coinsurance** (percentage) for telehealth, and office visits: *Is this being waived for telehealth? Until when?*	
3. Deductible (if applicable): *Is this being waived right now? Until when?*	
4. Does client have unlimited sessions?	
5. When do benefits start & renew?	**Effective:**____ /____ /____ **Renew:** ____ /____ /_____
6. Deductible met so far this year	**$**_____.____
7. Is Pre-authorization needed? *(for some plans, authorization is needed only after a certain number of sessions)*	No ___ Needed After Visit #_____ ▪ If Yes: Auth#: _____ ▪ # of Sessions Authorized:_____ ▪ Start:__ /___ /____ Expires:___/___ /_____
8. Out-of-pocket maximum*(amount client pays per year before plan starts paying 100%)*	
9. Claims address or electronic payer ID for EAP or MENTAL HEALTH claims	
10. Are CPT codes 90847/90846 (couples and family therapy) **covered?**	**Yes** _____ **No** _____
EXTRA: OUT-OF-NETWORK PROVIDERS: **11. Is my license covered?** **12. Is my fee within the plan's UCR** *(Usual, Customary, Reasonable fee)?*	**Yes** _____ **No** _____ **UCR: CPT CODE:**_____**: $**_____ **CPT CODE:**_____**: $**_____

Adapted from Navigating the Insurance Maze: The Therapist's Complete Guide To Working With Insurance--And Whether You Should (8th edition) *By Barbara Griswold. LMFT www.theinsurancemaze.com*