

Questions to Ask Your Insurance Plan

A worksheet for understanding outpatient mental health benefits

Have this information ready

- Your insurance card and member ID.
- The clinician or practice name you are considering.
- Whether you are asking about individual, couples, family, or another type of service.

Questions to ask member services

- Is this clinician or practice in network for my plan?
- Do I have an outpatient mental health copay or coinsurance?
- Do I need to meet a deductible before benefits apply?
- Is prior authorization required?
- Are telehealth mental health visits covered?
- Is there a visit limit or other restriction?
- If I use an out-of-network clinician, do I have reimbursement benefits and what documentation is required?

Write down the call

Record the date, the representative name or reference number, and what you were told. Benefit quotes are not a guarantee of payment, but having notes can help if you need to follow up later.

Demo document for the TherapyBuilt sample practice. This is general educational information and is not clinical, legal, or insurance advice.