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Dear Client:

Insurance issues can often be very confusing for all involved. This may be especially true with a new year upon us, changes in insurances or when initiating treatment. There are often new insurances, new deductibles, copays, coinsurances, and out of pocket maximums. There may be different benefits for a) in-network versus out of network status, b) medical versus mental health benefits and c) various types of mental health treatment itself.

To assist all of us, there are three forms on our website which would be very helpful. Please refer to our website at www.ibwnmi.com. Look under **Forms**. There, you will find three forms which will assist you and us in understanding your insurance benefits. It would be very helpful for you to determine the appropriate form for your situation and call your insurance company prior to starting your mental health treatment and at the start of every new year. Please forward the completed form to your clinician or bring it to your first appointment.

In addition, we will be asking you to complete the Credit Card Authorization Form. This will give us permission to charge any unpaid insurance balances to your credit card. We would appreciate having this in our secure server, which will make billing and collecting easier for all of us.

Thank you so very much for your cooperation and understanding.

Barbara A. Diedrick, Ph.D.

Counseling Psychologist

Owner: InSight Behavioral Wellness of Northern Michigan, LLC