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## **InSight Behavioral Wellness of Northern Michigan, LLC/Dr. Barbara A. Diedrick**

### **CALLING YOUR INSURANCE COMPANY REGARDING MENTAL HEALTH BENEFITS**

The following questions are helpful for you to ask of your insurance company, since mental health benefits at times are handled differently than your medical benefits.

Please call the toll free number, usually on the back of your insurance card, for mental health/behavioral health benefits. If you don't have a card, check your benefits manual for the number. Please ask the following questions:

1. Are mental health benefits covered under my plan?

Individual psychotherapy? (90834/90837)

Psychological testing? (96130, 96131, 96136, 96137) *(See also Separate Insurance Questions Form for Psychological Testing)*

2. Do I need prior authorization for any of the above?

3. The provider I am seeing is \_\_\_\_\_. Is he/she in or out of network for my plan?

4. If out of network, do I have out of network benefits?

What is my out of network benefit?

5. What is my annual deductible?

Is this per calendar year?

6. What is my annual mental health deductible?

7. Is there a limited number of sessions per calendar year?

8. What is my mental health copay/co-insurance?

9. Is there a maximum dollar amount per year that insurance will pay?

10. Is there a maximum out of pocket amount that I will pay before insurance pays 100%?

Representative You Spoke With: \_\_\_\_\_ Date \_\_\_\_\_

**\*\*\*Please complete and forward prior to or bring to your first appointment\*\*\***