

WHAT TO ASK YOUR INSURANCE COMPANY

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Health insurance can be confusing. When it comes to therapy, you might need to call you insurance company and find out what is covered. Make sure you get the answers you need by following this example:

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Today's Date:					
Representative's Name:					
"My name is I'm interested in a health and I am calling to verify my			_		[,] mental
Policy Effective Date:					
Office Visit Co Pay:					
Deductible:					
Out of Pocket Max:					
Do my deductibles, co-pays and co-	insurance apply to	ward my out o	f pocket max?	Yes	No
How much of my deductible have I	spent this year?				
Do I need a referral to see a mental	l health/behavioral	health therapi	st?	Yes	No
If yes, who needs to refer me?					
Is LHC Consulting (Clinic Director: L	eslie Hong) and/or	Heather Holt in	n-network?	Yes	No
If not, how does my insurance work	c if LHC Consulting	and/or Heathe	r Holt is out of	network?	
Individual Therapy					
Heather Holt usually uses CPT code	es 90834 and 90837	' for these serv	ices.		
What's my co-pay/co-insurance?					
Is there a limit on the number of se	ssions per year?	Yes	No		
If so, how many individual therapy	sessions per year? ₋				
Is authorization required for individ	dual therapy?	Yes	No		