

Questions to ask your Insurance Company about Mental Health Coverage

- *Do I have out of network coverage for mental health counseling in Florida?*
- *Do I need to have a prescription or any pre-approval before I make my first appointment?*
- *How many appointments am I covered for per year?*
- *Is there a deductible to be met? Is that deductible a separate one from my normal medical deductible?*
- *Can I receive psychotherapy from a Licensed Mental Health Counselor?*
- *What is the percentage of coverage for mental health? (50%, 70%, etc.)*
- *What is considered to be 'reasonable and customary' for mental health counseling in zip codes 32789, 32792 in Winter Park or 32751 Maitland, Florida?*
- *Can you give me an example of how this would work? (Ex: If reasonable and customary reimbursement for Code 90806 is \$125.00, and I am covered for 50%, does that mean I will receive a \$62.50 reimbursement?)*
- *Is there some co-pay I am responsible for with an out of network provider?*
- *Does the provider need to submit a treatment plan or any other documentation to you?*
- *Is there anything else that I should know?*
- *Can you give me your name (Name of person/your insurer's representative) for reference so that I know who gave me this information in case there are questions in the future?*