

# IDENTIFYING YOUR OUT OF NETWORK BENEFITS

ANY therapist who is not a contracted provider for your health plan is automatically and by default an “out of network provider.”

*Call when you have at least 20+ minutes, in case you need it. Find the customer service phone number on your insurance card – if there is a phone number specifically for “mental health” or “behavioral health”, call that one. When speaking to customer service, you can read these questions verbatim. The sentences in italics are there to give you some context for what you’re asking.*

1. Is preauthorization required for outpatient mental health services? \_\_\_\_\_

2. How many sessions are allowed per year? *(Some plans will say it depends on the diagnosis; different rules sometimes apply to more severe/chronic conditions than to more mild/transient conditions. Take down all the info you can.)* \_\_\_\_\_

3. What are my plan’s out-of-network benefits, if any? *(You are asking what portion of my fee your insurance will cover):*

4. What is my deductible? \_\_\_\_\_ Does that apply to mental health, medical, or both? \_\_\_\_\_

5. How much of my deductible has been met so far (the part that applies to mental health benefits)?

6. What is the “UCR” for a Marriage & Family Therapist in San Francisco, CA? *(You are asking what figure your insurance provider has declared the “cap” for reimbursement. Sometimes the rep won’t know when you call, but it’s worth a try. Feel free to ask me about this – it’s just helpful to get the most accurate info about how much the insurance plan will pay per session.):*

\$ \_\_\_\_\_ for a 50-minute outpatient psychotherapy session in practitioner’s office (“CPT code” 90834)

\$ \_\_\_\_\_ for a 60-minute outpatient psychotherapy session in practitioner’s office (“CPT code” 90837)

7. What is my annual Out of Pocket Maximum? \_\_\_\_\_

8. How much of that has been met so far? \_\_\_\_\_

9. What date do my benefits renew? \_\_\_\_\_

Name of representative spoken to \_\_\_\_\_

**Note:** Tax ID for Maysie Tift, Licensed Marriage and Family Therapist is 45-3841396