

## Questions to Ask Your Insurance Company

We will make every effort to provide you with the information you need to submit to your insurance company to obtain reimbursement. Questions you should ask your insurance company include:

- My doctor is a non-participating provider. Do I have Out-of-Network benefits?
- What is my allowable for the following codes:
  - Intake CPT 90791
  - Individual Therapy CPT 90837
  - Family Therapy CPT 90847
  - Testing CPT 96101(For testing, how many units will they approve?)
- Do I have a deductible and how much of it has been met?
- Do I need authorization to see an out-of-network provider?

### HMO Policies

If you have an HMO, please obtain the following information:

- Will I relinquish my right to be reimbursed if I choose to see a doctor who does not participate with my HMO?
- Does my policy allow for “balance billing”? (This means that your policy allows the non-participating provider to charge their full fee, rather than limiting the doctor to the amount determined by your HMO)