

# Questions to ask your insurance company

- Does my policy include a **mental health benefit**? Yes No  
**If yes:**
  - Does my policy cover **Licensed Clinical Social Workers** (LCSW's) Yes No  
**If yes:**
  - Does my policy cover **out-of-network** LCSW's? Yes No  
**If yes:**
  - How much will my policy pay for a 50-minute psychotherapy session? \_\_\_\_\_
  - How much will my policy pay for an 80-minute psychotherapy session? \_\_\_\_\_
  - How much will my policy pay for a 105-minute psychotherapy session? \_\_\_\_\_
  - How much psychotherapy is covered per year? \_\_\_\_\_
  - Is my **mental health deductible** part of, or separate from, my medical deductible? \_\_\_\_\_  
\_\_\_\_\_
  - What is my yearly mental health and/or medical deductible? \$ \_\_\_\_\_
  - How much of my deductible have I met this year? \$ \_\_\_\_\_
  - Can I pay my therapist out-of-pocket and submit my session receipts for reimbursement? Yes  
No  
**If yes:**
  - To whom should I mail or fax the receipts? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  - Once I mail in a receipt, how long before I receive a reimbursement check? \_\_\_\_\_
  - Do you require **pre-approval or pre-certification** of sessions? Yes No  
**If yes:**
  - Who must obtain the pre-approval or pre-certification? *Myself My therapist*  
*Either*
  - Can this be done over the phone? Yes No  
If not, what is the procedure? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  - How many sessions will likely be pre-approved at a time? \_\_\_\_\_  
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  - Who should be contacted to authorize the pre-approval? \_\_\_\_\_  
\_\_\_\_\_
- Is there anything else I should know? \_\_\_\_\_