

Insurance benefits for mental health are usually different from your typical medical coverage. Before making an appointment with a therapist, consider contacting your insurance company to gather more information. The questions below may help.

- Is the provider in-network with my particular plan?
 - _____
- Do I need prior authorization or a referral from an in-network provider or a primary care physician?
 - _____
- What is my in-network deductible for outpatient mental health visits?
 - _____
- Is there a limit with how many therapy sessions my insurance plan will cover in a year?
 - _____
- If I am still in therapy after a year, will I need another referral?
 - _____
- Are virtual or telehealth therapy visits covered with my insurance plan?
 - _____
- What is my co-pay for outpatient mental health visits?
 - A **co-pay** is a predetermined, fixed amount that an individual must pay for a particular service or medication under their health insurance plan. Typically, the insurance copay does not apply to the deductible and the copay is considered an out-of-pocket expense.
 - A **deductible** is a fixed dollar amount you may be required to pay toward covered medical expenses within a single year before your health insurance company will begin paying for you care.

If the therapist you want to schedule with is out of network, consider asking your insurance company the following questions.

- What is my out-of-network deductible for outpatient mental health visits?
 - _____
- How much of my deductible has been met this year?
 - _____
- What is my out-of-network co-insurance for outpatient mental health visits?
 - _____
- Do I need a referral from an in-network provider or a primary care physician to see someone out-of-network?
 - _____
- How do I submit claims for out-of-network reimbursement?
 - _____

When calling the therapist's office for the first time, confirm that they contract with your insurance company, accept your specific plan, and that they are taking new clients. It may be helpful to collect more information prior to and during the initial appointment. The questions below may help.

- What are your policies regarding cancellations and no-shows?

- _____

- What should I bring to my first appointment?

- _____

- How do you approach treatment? Do you have a speciality or primary focus?

- _____

- How often can or will we meet?

- _____

- How long is a typical session?

- _____

- Is telehealth or virtual therapy an option?

- _____

- Will you be available after hours in case of a crisis?

- _____

- Do we set treatment goals? How is progress monitored?

- _____

- If my child is being seen, does an adult need to be present in the room?

- _____

- If my child is being seen, can a grandparent, other family member, or friend bring them to their appointment or does a parent need to be present?

- _____