

### Out-of-Network Insurance Benefit Worksheet

In order to determine your coverage for services, contact your insurance company at the phone number listed on your insurance card. Be sure the representative is telling you about your mental health (sometimes called behavioral health) benefit, not your medical benefit. If there's a specific number for mental health benefit information on the back of your card, use that. *If the representative asks for my NPI (National Provider Information number) it's 1083699557.*

Insurance Co: \_\_\_\_\_ Phone # Called: \_\_\_\_\_

Date(s) of Call(s): \_\_\_\_\_

Representative's name(s): \_\_\_\_\_

**Have the following information ready before you call:**

Policy #: \_\_\_\_\_

Name of Primary Policy Holder: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Name of Person seeking therapy: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**"I am calling to check my outpatient mental health benefits for an out-of-network provider."**

1. Does my plan have a benefit for out-of-network providers?  Yes  No *If 'Yes', go to #2, if 'No', services won't be reimbursed.*
  
2.
  - a. What's the annual deductible for out-of-network services? \_\_\_\_\_
  - b. Is this a separate deductible from my deductible for in-network services?  Yes  No
  - c. Has the out-of-network deductible been met?  Yes  No *If not, how much is left?* \_\_\_\_\_
  - d. When does the deductible renew each year?  January 1  Other: \_\_\_\_\_
  
3. After the deductible is met, how much does my plan pay? \_\_\_\_\_ *This may be a percentage, e.g. "60% of the allowed amount"*
  
4. Can you tell me the allowed amount for sessions?  Yes  No *If yes, what's the allowed amount for:*  
CPT 90791 (initial assessment)? \_\_\_\_\_; CPT 90834 (45-minute session)? \_\_\_\_\_; CPT 90837 (60-minute session)? \_\_\_\_\_
  
5. How do I get reimbursed using my out-of-network benefits?
  - a. Is a specific claim form required or is an itemized superbill sufficient?  claim form + superbill  superbill only
  - b. Where can I find the claim form? (if needed) \_\_\_\_\_
  - c. How long after the services do I have to submit the claim for reimbursement? \_\_\_\_\_
  - d. Can Dr. Forsyth (an out-of-network provider) be paid directly if she sends you a claim?  Yes  No
  
6. Is there anything else I need to know?