Understanding Insurance

I am able to accept some insurance. If you are using insurance for your visits, you are responsible for understanding your benefits. You are strongly encouraged to call your insurance **before** our first visit. The number for your insurance can usually be found on your insurance card. Below is a checklist to help you navigate through the insurance process. It is not a complete list of questions, but is a good start to understanding more about insurance.

☐ Check to make sure I am an **"in-network provider"**. Being in-network means that I am allowed to bill your insurance. You can provide the following information to your insurance company to verify this information:

- **Provider Name:** Kendall Watson
- **Practice Name:** Heartsong Counseling
- **Tax ID Number:** 934 168 916
- **Practice Location:** 316 W Boone Ave, Suite 850, Spokane WA, 99201
- **Treatment Type:** Outpatient Mental Health Counseling
- **CPT Code for the Intake Appointment:** 90791
- **CPT Code for Ongoing Appointments:** 90837

☐ Ask if you have a **co-payment**. A co-payment is the amount that you are responsible for paying at the time of your visit.

☐ My co-payment for visits is _$_____

☐ I do not have a co-payment

☐ Ask if you have a **deductible**. A deductible is the amount you must pay yourself before your insurance starts helping to pay for visits.

    ☐ My deductible is $_____

    ☐ I do not have a deductible for outpatient mental health

☐ Ask if you have **co-insurance**. This is the amount that you are responsible for paying, usually after you have met your deductible.

    ☐ My co-insurance is _____

    ☐ I do not have co-insurance

☐ Ask if you need a **referral** for outpatient mental health counseling. Some insurance companies require you to have a referral from your doctor before you can start therapy.

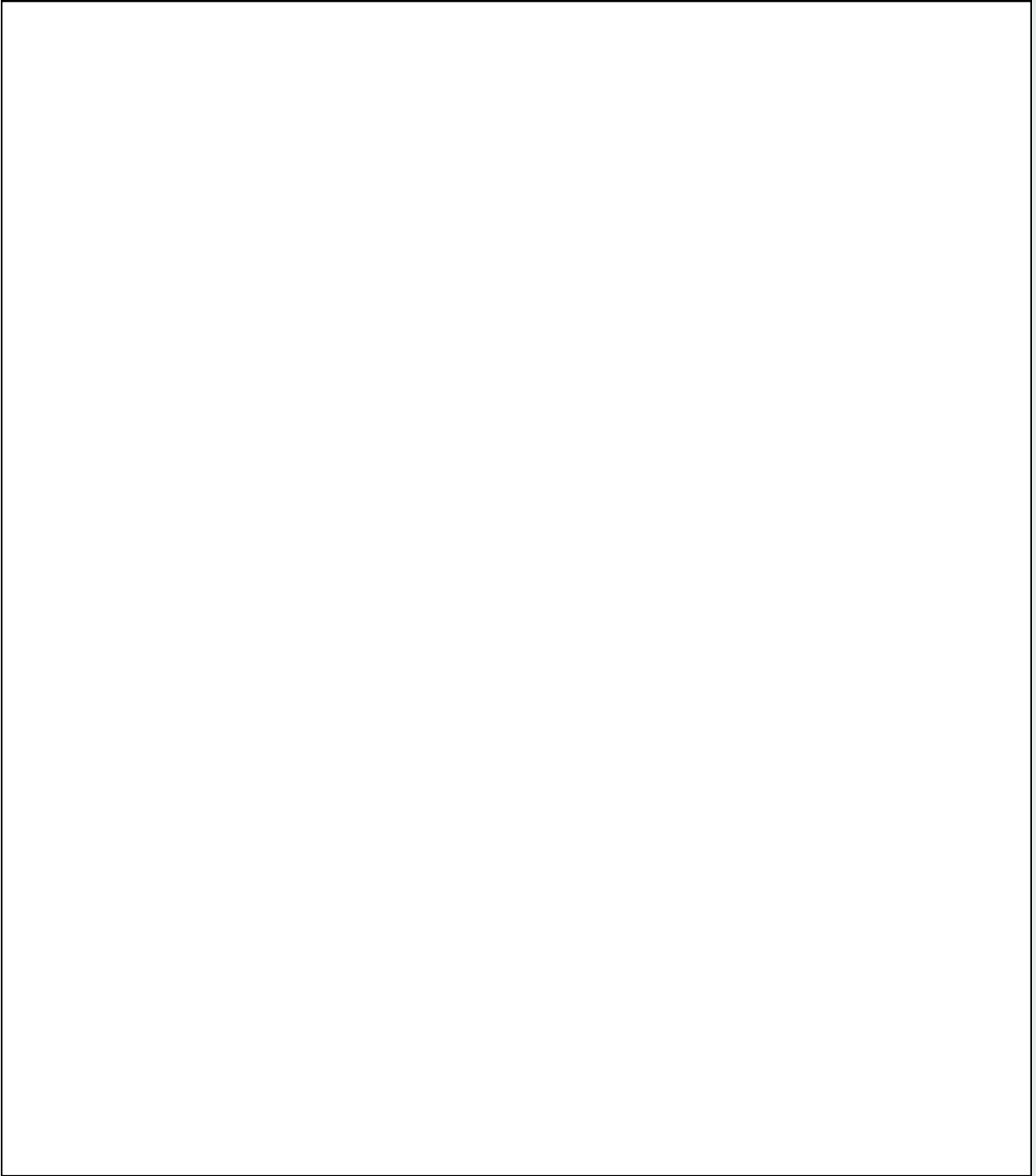   ☐ My insurance requires a referral

    ☐ My insurance does not require a referral

☐ Ask if you have **session limits**. Some insurance companies will only pay for a certain number of therapy appointments while others do not have a limit.

    ☐ My session limit is_____

    ☐ I do not have a session limit

Additional Space for Notes