How to Check Your Insurance Benefits

I require all clients to call their insurance company before their first visit to verify coverage for outpatient behavioral health services. I will accept and bill In Network insurance only AFTER obtaining verification of coverage for outpatient behavioral health services. Your co-pay or deductible must be paid in advance or at the time of your appointment for each office visit.

Remember to call your insurance company at least 24 hrs in advance of your appointment. Call the customer service number on the back of your insurance card. Ask for benefits/eligibility. Tell the phone representative you're calling to check on your personal insurance benefits. Then ask:

Do I have coverage for outpatient behavioral health services? Yes/No

Does my plan have in-network behavioral health benefits with

the practice Resilient Journeys, PLLC

or the practitioner Maria S. White, MSW, LCSW, LCAS, RYT500

if not, you may ask:

Do I have out-of-network behavioral health benefits? Yes/No

If you only have out of network benefits, you will need to file the claim yourself with your insurance and make payment arrangements for each session to the provider. A billing statement will be provided for you to file for your reimbursement.

Do I have a deductible (In or Out of Network) to meet first, in regard to this service? Yes/No How much is it? \$

How much of my deductible do I still have to meet this year? \$

What is my co-pay or co-insurance?

Does the deductible need to be met before the co-pay applies?

What is the date my insurance policy renews each year?

Is a referral required fro	om my primary care	physician? Any other	pre-authorization required?
Yes/No			

Do I have a maximum number of visits, or a maximum dollar amount for this service each year?

Does my plan cover the following CPT codes?

- 90791 (initial assessment) Yes/No
- 90834 (45-min therapy session) Yes/No
- 90832 (30-min therapy session) Yes/No
- 90837 (53-minute therapy session) Yes/No
- 90846 (session w/collateral only) Yes/No
- 90847 (session with collateral & client) Yes/No
- 90853 (group therapy-basic level) Yes/No
- Teletherapy (on-line session) Yes/No

Write down the FULL name of the representative that assisted you:

His/Her direct phone number: Date/Time called:

Thank you for your time in confirming your insurance policy benefits.