## Questions to ask your insurance provider for out of network coverage:

- 1. Does my plan provide out-of-network reimbursement for mental health?
- 2. Do I have a deductible I need to meet before you will start to reimburse me?
- 3. What does reimbursement look like after I meet my deductible?
- 4. Is there a maximum amount you will reimburse within a year or period of time?
- 5. Do I need a diagnosis on the statement I receive from my therapist?
- 6. Do I need written approval from my primary care physician for services to be covered?
- 7. Does this plan cover telehealth visits for mental health? If Yes:
  - 1. Is the coverage the same as for in-office visits?
  - 2. Is this telehealth coverage under the same plan?
- 8. Can I please have a reference number for this call?