

Questions For Your Insurance Company

The benefits for therapy are usually different than your typical medical coverage. Prior to attempting to make an appointment with a therapist, contact your insurance company and obtain the following information. This will expedite the process to verify which therapist is workable for you and to set up an appointment.

***Your insurance card will probably have a separate phone number for mental health, substance abuse coverage, or pre-authorization. If not, call your customer service number and ask if there is a specific number you should call to determine your benefits for outpatient mental health.**

*** Call that number and ask:**

- 1. What are my benefits for outpatient mental health?**
- 2. Do I need pre-authorization? If so, get sessions pre-authorized by talking to a case manager.**
- 3. Can I go to any therapist “out of network” or must I go to a participating provider “in network”? In other words, does my plan include out of network benefits?
(Typically, most HMO’s do not have out of network benefits but PPO’s often do)**
- 4. Make sure that you ask what your out of net-work benefits are if you have a “parity diagnosis.” A law was passed in California that mandates that insurance companies pay for certain mental health conditions exactly the same way they would pay for physical conditions. Examples of parity diagnosis include depression, anxiety disorders, panic disorder, eating disorders and many others. Your therapist and/or medical doctor will know whether or not you have a parity diagnosis.**
- 5. What exactly will my insurance pay for a therapist out of network? Again, if diagnosis is parity or non-parity.**
- 6. Do I have a separate deductible for mental health? Has my deductible been met? If not, what do I still have to pay before my insurance kicks in? Again, if parity or non-parity.**
- 7. To find out if anyone at the Family Therapy Institute is a participating provider, give the representative you are speaking with our Tax ID #: 95-3531862. (**Please understand that although a therapist may be a provider on your plan, he or she may or may not be taking new referrals*).**

Once you know this information, we can better assess what your options are and then possibly make an appointment with a therapist that is workable for you.