



# Questions for your Insurance Provider

These questions will help you understand how best to take advantage of your health insurance benefits. Most of these questions can be answered with a quick 10 minute call to your insurance company. Start by calling the Customer Service/Member Services number on the back of your insurance card.

## What are my behavioral health benefits for individual counseling or psychiatrist appointments?

Behavioral health care is a term used by insurance companies to describe all kinds of mental health services (mostly individual counseling and psychiatry, but also couples therapy, group therapy, substance abuse treatment, and some hospitalizations). If you are looking for someone to talk with, you are looking for a counselor (psychologist, professional clinical counselor, marriage and family therapist, clinical social worker). If you are looking for someone who can prescribe medication, you are looking for a psychiatrist.



## What is disclosed about the services I access and where does that information go?

Students don't always feel ready to share they are getting treatment, particularly if their parents will be against it. This would be a good time to ask where the paperwork will be sent and if it will be labeled as a generic office visit or more clearly as a mental health appointment.

## What is my co-pay for individual counseling or psychiatrist appointments?



A co-payment (co-pay for short) is a set fee for appointments, usually much lower than the full cost of treatment. Your co-pay for counseling or psychiatry may be different than your co-pay for visits to your family doctor.

## How much is my deductible? Does it apply to individual counseling? If it does, have I met my deductible this year?



An insurance deductible describes how much money you need to pay before your insurance company begins covering your health care. For most health services, you will need to pay the full cost of treatment until the annual deductible is met. Depending on your specific plan, the deductible may not apply to behavioral health care, and your insurance company may cover your counseling treatment right away.

## Do I need to get pre-authorized before I meet with a counselor?

## Do I have session limits for counseling?

Depending on your specific insurance plan and the type of treatment you are seeking, you may need to get pre-authorized (pre-certified), or approved, by your insurance company before you receive coverage or a limited number of sessions.



## Can you offer me some in-network referrals in my area? Do you have an advocate who can help me find service providers with openings?



Health care providers that are in your insurance company's network of coverage will be the lowest cost for you. Though rare, some insurance providers have an "advocate" or a person who can help people find behavioral health openings.