

## **Asking the following specific questions can help:**

### **Coverage Basics:**

Do I have coverage for outpatient mental health services? Is there a carve out for my mental health benefits? YES // NO

Is there a pre-authorization required for routine services for mental health? YES // NO

Do I have coverage for telehealth/telemental health services? Is there a difference in coverage or cost if I receive telehealth services at my home address or another location (if the provider uses Place of Service Code 02 or 10/GT) \*\*this is new in 2024 YES // NO

### **Deductible:**

Is there a deductible for my health insurance? If yes, how much is that?

Is that deductible shared with in-network AND out-of-network providers? YES // NO

Is there a separate deductible for Individual benefits & the amount? \_\_\_\_\_

Family benefits & the amount? \_\_\_\_\_

Are my benefits for mental health services using the individual or family deductible?

As of today's date \_\_\_\_\_, how much of the deductible has been met? \_\_\_\_\_

Is my plan based on the calendar year? YES // NO If no, the year starts on \_\_\_\_\_

### **Copay and Coinsurance Details:**

Do I have a copay for outpatient mental health services? YES // NO  
If yes, what is the copay per session \_\_\_\_\_

Do I have coinsurance for outpatient mental health services? YES // NO  
If yes, what percentage of the "allowable amount" am I responsible for? \_\_\_\_\_%  
(insurance will not tell you the exact allowable amount but I can generally estimate for you based on this percentage)

Do I have to meet my deductible in order to access the copay/coinsurance? YES // NO

Is my provider a preferred provider/in-network for my plan? YES // NO  
(6553 California Ave SW Suite B, Seattle WA 98136; Reproductive Resilience)  
(Organization Tax ID: 93-3427573)

If my provider is not a preferred provider with my plan, do I have out of network benefits for outpatient mental health services? YES // NO  
If yes, how does the coverage differ for out of network benefits for outpatient mental health services?

What is the call reference number for the information I received today? \_\_\_\_\_