

A Checklist of Important Questions to Ask Your Insurance Company

Contacting your insurance company to learn your benefits is very important. To assist you, we have compiled the following checklist for you to use as you make this call. Please understand that this checklist is only a guide and your insurance company may have important information for you that falls outside of these questions.

Is Minnesota Psychological Resources an in-network provider for my policy?

*Insurance companies have a group of providers with whom they have contracts. This group of providers is called a “network”. When you see a provider who is in-network with your insurance company, the benefits available to you are often better than if you were to see a provider who is out-of-network. *If Minnesota Psychological Resources is out-of-network, please see the notes below.*

What would my outpatient mental health benefits be at Minnesota Psychological Resources?

**Specify if you’d like benefits for psychiatry (medication management) or psychology (talk therapy)*

- o Copay: _____ *(this is the amount due at the time of your appointment)*
- o Deductible: _____ *(this is the amount you pay before your insurance benefits begin)*
- o Co-insurance: _____ *(this is the percentage of the billed amount that is your responsibility)*
- o Visit Limits Per Year: _____ *(this is number of visits you are allowed per year)*
- o Are there any provider restrictions? _____ *(Does your therapist have to have specific credentials or licensure?)*
- o Is Authorization Required? _____ *(Does your insurance company need to be contacted prior to your first appointment to authorize your appointments? How is authorization obtained?)*

**Sometimes insurance companies have limits on their coverage of certain services. It is a good idea to ask specifically about these if you are planning on receiving any of these services:*

- o Do I have benefits for Family Therapy? _____
- o Do I have benefits for Marriage Therapy? _____
- o Do I have benefits for Psychological Testing? _____

Does my policy have a listed termination date?

Other Notes: _____

****IF MINNESOTA PSYCHOLOGICAL RESOURCES IS AN OUT-OF-NETWORK PROVIDER:***

If you have out-of-network benefits that you’d like to use at Minnesota Psychological Resources, please understand that you must file your own claims with your insurance company. We have established the following procedure for clients who are using their out-of-network benefits:

- o At the time of check-in for your appointment, you will make payment in full for that session.
- o Inform the front desk staff that you will need the appropriate receipt to file a claim with your insurance company.
- o You may use this receipt to file a claim with your insurance company. **You will want to ask your insurance company how they’d like you to file your claim*
- o Your insurance company will reimburse you according to the benefits available to you for an out-of-network provider.