

If you are using insurance, the following worksheet MUST be completed:

Call your insurance company using the phone number on the back of your insurance card.

Say, "I would like information on outpatient mental health benefits." Then ask the following questions:

1. "Do I have mental health benefits?" ____ yes ____ no
If yes, ask: "What company manages my mental health benefits?" _____
2. "Is Dr. Sharon Phillips listed as a provider on my plan?" ____ yes ____ no
If no, ask: "Do I have out-of-network benefits for mental health?" ____ yes ____ no
Also ask: "Is there an out-of-network deductible?" ____ yes: What is it? \$ _____
____ no
Then ask: "What percentage of the cost is covered once my deductible is met?" ____ %
3. "Do I have an in-network deductible?" ____ yes: What is it? \$ _____
____ no
4. "Do I have a co-pay each visit?" ____ yes: What is it? \$ _____
____ no
5. "Is there a limit on the number of outpatient sessions per year?" ____ yes: What is it? _____
____ no

Additional Information You Need to Know

Copay: a fixed dollar amount (for example, \$15) you pay each visit

Co-insurance: your share of the costs of each visit.

For example, if Dr. Phillips' contracted rate with your insurance company is \$100/visit, and you have a coinsurance of 30%, you would owe \$30 per visit. This may change if you haven't met your **deductible**.

Deductible: the amount you must pay before your insurance begins to pay.

A deductible is a set dollar amount. Your insurance company will begin to pay AFTER the full deductible has been paid.

For example, if you have a \$2000 deductible, you will be responsible for paying all expenses for services you receive until you have paid \$2000.

After the deductible is paid (met), you may still have to pay a copay or coinsurance every session, depending on your individual policy.

If your provider is **out-of-network** with your insurance company, your charges will be more than the allowed amount, and you will have to pay the difference.

For example, since Dr. Phillips charges \$150 for a 45-minute session, if your out-of-network insurance only pays \$100 for this session, you are responsible for the \$50 difference. (This is called **balance billing**.)