

Questions to ask if you plan on using insurance:

Many people get unpleasant surprises about the coverage they *thought* they had (large deductibles, higher co-pays than expected, need to pre-authorize visits, etc.) when they try to get reimbursed from their insurance company. I strongly recommend that you call and ask your insurance company these questions **before** our first appointment.

Your insurance policy may have specific coverage rules which you must know in order to get payment.

Please call the number on the back of your insurance card and tell them you want to

"VERIFY OUTPATIENT MENTAL-HEALTH BENEFITS"

Then write down the following information:

1. Number I call to verify outpatient mental health insurance benefits? _____
2. Who am I speaking with? _____
3. Policy Effective Date: _____
4. Does my policy cover:
 1. Individual psychotherapy? Yes No
 2. Family psychotherapy? Yes No
 3. Group psychotherapy? Yes No
 4. Conjoint psychotherapy? Yes No
5. Does it require pre-certification and if so, may I do it now? Yes No

Pre-certification Number: _____

6. Does it require pre-authorization and if so, may I do it now? Yes No

Pre-authorization Number: _____

7. What are my coverage limitations as to:
 1. Number of visits per year? _____
 2. Dollar amount? _____
8. What are my in-network benefits?
 1. Deductible? _____
 2. Copayment? _____
 3. % Paid by policy _____
9. What are my out-of-network benefits?
 1. Deductible? _____
 2. Co-payment? _____
 3. % Paid by policy _____

10. Is Dr. Rushefsky (Tax ID #460023459) currently a network provider for my plan? Yes No

11. Does my policy pay for everything but deductibles & co-payment? Yes No

12. What is the Mental Health Insurance Company Billing Address?

By doing this you will minimize your possibility of incurring unexpected expenses. Should the insurance company refuse to pay claims for professional service, I must look to you for payment.