

How To Check Your Out-Of-Network Coverage And Possible Out-Of-Network Benefits

- Plan for 15-30 minutes of your time available to call your insurance company

- Make sure to have this information ready before your call: Pen and paper/notepad, insurance card, name, date of birth, address, phone number, or possibly social security number of the cardholder or person for whom the services are for, and a.

- Questions to ask:
 - Are there out-of-network benefits for this policy?
 - Do I have a mental or behavioral health policy with out-of-network benefits?
 - What are the requirements to use out-of-network benefits?
 - Is prior authorization required?
 - Is a referral required from my primary care physician?
 - Do I have an out-of-network deductible? If yes, what is my out-of-network deductible?
 - How much of my out-of-network deductible has been met?
 - What is the start date of the calendar year my out-of-network policy is based on?
 - In addition, ask the representative if your policy covers these services (use the CPT codes provided below).
 - How much is the insurance company’s “usual and customary fee” and what percentage do they cover?
 - Is there a session limit? If yes, what is the session limit? How many sessions do I have left?
 - What percentage of services is covered/what is my co-insurance?

- At the end of the call, make sure to have:
 - Date/time you called
 - Representative’s name
 - Reference number for the call
 - Information that will be provided on your requested receipt of payment:
 - Provider’s name
 - Provider’s NPI
 - Provider’s license number
 - Federal Tax ID number
 - DSM-5 and ICD-10 diagnosis codes
 - CPT or Procedure codes

Here is a listing of common CPT codes. Not all of these codes will be used, but please ask about each code specifically to ensure your understanding of benefits.

Procedure/CPT Code	Service Description
90791	Diagnostic Interview (Parent Interview)
96136	Test Administration and Scoring by Psychologist – base code
96137-95	Test Administration and Scoring by Psychologist – add on code
96130	Evaluation Services by Psychologist – base code
96131	Evaluation Services by Psychologist – add on code

96130	Evaluation Services by Psychologist - Feedback Session
90846	Family psychotherapy without child present
90837	Child Treatment Session
96127	Brief Emotional/Behavioral Assessment
90847	Family Psychotherapy with parent and child
96132*	Neuropsychological testing evaluation services by physician or other qualified health care professional, first hour
96133*	Each additional hour (List separately in addition to code for primary procedure)
96138*	Psychological or neuropsychological test administration and scoring by technician, two or more tests, any method; first 30 minutes
96139*	Each additional 30 minutes (List separately in addition to code for primary procedure)

* typically only covered for neurological diagnoses such as epilepsy, concussion, brain tumor, etc.