

Questions to Ask Your Health Provider

- What is my out-of-network deductible for outpatient mental health visits?
- Are virtual outpatient mental health visits (or teletherapy) covered by my plan?
- Do I have to meet a certain deductible before receiving any reimbursement?
- If yes, how much of my deductible has been met this year?
- What is my out-of-network coinsurance for outpatient mental health visits?
- Do I need a referral from an in-network provider or a primary care physician to see someone out-of-network?
- Is pre-authorization required?
- How do I submit claims for out-of-network reimbursement?
- What does timely filing look like for submitting my superbill?
- How will I receive my reimbursement?

