

# Behavioral Health Questions for Insurance

- Look on the back of your insurance card. There should be a phone number that says “behavioral health”, “mental health”, or the like. It may not be that specific and it may say “customer service” or there may be no distinction, just a general number. Call!
- Avoid automated system at all cost and hit whatever numbers you can to get an actual person on the line as soon as you can.
- Tell them that you would like information regarding your behavioral health benefits for “**outpatient mental health**”.
- If you have not found a therapist yet, ask for a list in your area. Also ask: If I have trouble finding one on my own, can I call back and get help finding one? Especially if you are in crisis or have a particular need (i.e. that the therapist speaks a foreign language).
- If you have a therapist in mind, have their name and contact information, including practice address handy and **ask if they are in network**. Ask this question even if you think you know the answer already.

With or without a therapist already in mind, ask the following questions:

- Is there a difference between in network and out of network benefits? \_\_\_\_\_ If so, what are my out of network benefits? \_\_\_\_\_
- Can I confirm my insurance ID # \_\_\_\_\_
- Do I need prior authorization? \_\_\_\_\_ If so, auth # and info: \_\_\_\_\_  
\_\_\_\_\_
- Is there a **copayment** or **coinsurance**? \_\_\_\_\_ If so, how much? \_\_\_\_\_
- Is there a **deductible**? \_\_\_\_\_ If so, how much? \_\_\_\_\_
- What is the **name of the company to bill** and what address to send the bill to:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Is there a limit to # of visits? \_\_\_\_\_ If so, how many? \_\_\_\_\_
- Name of the person speaking and reference number for the call \_\_\_\_\_