



What Are My Out Of Network Benefits?

Pull out your insurance card, dial the member services number on the back, and ask the following questions to get the information you need.

- When using an out-of-network provider for behavioral health services, how much can I be reimbursed per individual therapy session (CPT code: 90834)? How much can I be reimbursed per couples therapy session (90847)? How much can I be reimbursed for group therapy (90853)?
- What is my per-session copayment (flat fee) or coinsurance (percent) amount?
- What is my deductible and how much of my deductible have I met so far this year? (if applicable)
- How many visits or sessions will be covered? (if applicable)
- When does my insurance coverage start and renew?
- Does my plan cover behavioral health visits offered via telehealth?
- What is the process for submitting a reimbursement claim? Is there a deadline for submitting this claim?

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This worksheet is provided as an informational tool and does not guarantee insurance reimbursement.