



Here's the Quick and Easy Method for Finding Out About Your Insurance Benefits

- 1). Call the customer service / member services phone number on the back of your insurance card.
- 2). When prompted, select the appropriate number for “benefits” — choose “out-of-network.”
- 3). Typically, the fastest way to reach a customer service representative is to then dial “0” or the applicable number specified by the phone tree. Once you get a live representative, say “I’m calling to find out about my (or “my child’s”) out-of-network mental health benefits.
- 4). Listen carefully as they tell you whether or not you have a deductible (and if so, what it is). Then make sure you are told at what percentage insurance reimburses once your deductible (if any) is met. Typically, insurance reimburses between 50% to 80%.
- 5). Depending on your concerns, ask -
“Does that cover individual therapy (the CPT codes are 90837 for an initial 60-minute consultation and 90834 for 45-minute follow-ups)?

Family, couples, or group therapy (CPT codes 90847, 90847, and 90853 respectively)?

Does that cover testing –

- IQ only (CPT codes 90791, 96125)
- ADHD Eval (CPT codes 90791, 96136, 96137, 96130, 96131)
- Full Psychoeducational Eval (CPT codes 90791, 96136, 96137, 96130, 96131)
- Developmental Eval (CPT codes 90791, 96136, 96137, 96130, 96131)
- Neuropsychological Eval (CPT codes 90791, 96136, 96137, 96132, 96133)