

## INSURANCE

Questions to ask your insurance company about Out-of-Network (OON) benefits before beginning treatment:

- 1) Does my insurance plan include behavioral health benefits for licensed psychologists via telehealth? \_\_\_\_\_
- 2) Dr. Rozycki is licensed in CO, FL, MD, & PA; the business is registered in CO; she is physically located in Germany—is this an issue for OON reimbursement? \_\_\_\_\_
- 3) Is pre-approval required? \_\_\_\_\_
- 4) What is my annual out-of-network deductible? \_\_\_\_\_
- 5) How much has been met? \_\_\_\_\_
- 6) What is my policy period? (this tells you if your insurance runs Jan 1-Dec 31 or an alternative period) \_\_\_\_\_
- 7) What percentage of the fee is reimbursed if I see an “out-of-network” provider? (this will let you know what percentage of the visit fee is reimbursed to you after you’ve met your deductible) \_\_\_\_\_
- 8) How many sessions does my insurance plan cover per calendar year and how is this determination made? \_\_\_\_\_
- 9) Check with your insurance company how you should submit the “superbill” or the receipts of service to your insurance company. Do they prefer to receive claims via fax, e-mail, or post? \_\_\_\_\_  
\*You may also wish to use the RIMBURSIFY app which simplifies the process of submitting claims. You can download this app or learn more about RIMBURSIFY at [www.reimbursify.com](http://www.reimbursify.com)
- 10) How many days after a date of service can I still submit claims (some policies vary from requiring claim submission within 90-365 days after an appointment). \_\_\_\_\_