



## Helpful Tips for Speaking with Your Insurance Company

Before beginning counseling, we strongly encourage clients to contact their insurance company to confirm their mental health benefits. Insurance plans vary widely, and speaking directly with your insurance provider is the best way to understand your coverage.

### Step 1: Call Your Insurance Company

Have your insurance card ready and call the phone number listed on the back. If your card lists a separate number for “Mental Health” or “Behavioral Health” benefits, call that number. If not, call the main customer service number.

### Step 2: Confirm Your Provider is In Network

Ask the representative: “Is my Reflections Counseling & Wellness counselor an in network provider with my plan?” You may be asked for your counselor’s NPI number.

Provider	NPI
Chelsea McCarty	1336558766
Kevin Allen Jr.	1396499679
Claire Edgington	1083375109
Jeremy Behrens	1407625890
Loren O'Brien	1336558766

### Step 3: Ask These Important Questions

- What is my coverage for outpatient mental health counseling?
- Do I have a deductible, coinsurance, or copayment?

- If so, how much will I be responsible for per session?
- Is there a limit on the number of sessions covered per year?

## **Understanding Out of Network Benefits**

If Reflections Counseling & Wellness is not in network with your insurance plan, you may still be able to use out of network benefits. Many insurance plans allow clients to see providers outside their network and receive partial reimbursement for therapy services.

Typically, you will first need to meet an annual deductible. After that deductible is met, your insurance may reimburse a percentage of the session fee.

### **Example**

Some plans provide 70/30 coverage. This means once your deductible is met, your insurance may reimburse approximately 70% of the therapy fee and you would be responsible for the remaining 30%.

### **Submitting for Reimbursement**

If you choose to use out of network benefits, your provider can supply a document called a "Superbill." You can submit this receipt to your insurance company to request reimbursement.

### **Questions to Ask About Out of Network Coverage**

- Do I have out of network mental health benefits?
- What is my annual deductible and has it been met?
- What percentage of the provider's fee will be reimbursed?
- Do I need pre-authorization or notification before starting therapy?

**Tip:** Write down the representative's name and a reference number for your call in case you need to follow up later.