

Using your Insurance

When you are using insurance for mental/behavioral health, you will want to call them (typically at the Member Services number listed on the back of your card) prior to your first session and ask the following questions (and consider recording their answers and the date you called on this sheet):

- Will my plan cover me to see Jacqueline Berg, NPI# 1386935641? Is that In-Network or Out-of-Network?
- Does my plan cover teletherapy using a HIPAA compliant video and audio tool (ex. Doxy, VSEE)?
- Do I require an authorization or referral to attend psychotherapy?
- Is there a limit to the number of sessions I can attend for the year?
 - o If so, what is that number?
 - o If so, how do I or my therapist apply for more?
- Does my policy cover 55 minutes sessions? If so, how many?
- What is the policy year? (i.e. Jan 1st - Dec 31st, Sep 1st to Aug 31st etc.)
- How much is my co-pay, or co-insurance?
- How much will my “out-of-pocket” costs be for the following CPT (Clinical Procedure Terminology) codes? (though there are other codes, these are the most typically used ones).
 - o 90791
 - o 90834
 - o 90837
 - o 90847 *** If you are engaging in family therapy (ex. couple therapy, mother/daughter therapy, full family therapy, some part of family therapy) MAKE SURE YOU ASK THIS QUESTION! Some insurances have stopped covering this.
- What is my deductible? (For in-network? For out-of-network?)
- What are my maximum out-of-pocket expenses for the year?
- IF YOU PLAN TO TRAVEL OUT OF STATE, AND ARE PLANNING ON ATTENDING THERAPY IN ONE OF THE STATES I AM LICENSED IN (SEE WWW.LAKESREGIONFAMILYTHERAPY.COM, AND CLICK ON LICENSES) YOU WILL NEED TO ASK: If I am traveling to a state that Jacqueline Berg is licensed in, but am not in the state I am a resident of, will my insurance cover that session?

Please note that I cannot do therapy in a state I am not licensed in: so for example if you are in South Carolina, I cannot do therapy with you. However even if I am licensed in that state that you are in, some insurances will not cover that session unless it is your state of residence.