



THE CENTER FOR  
COGNITIVE THERAPY

## Patient Insurance Questions Worksheet

The following is a list of helpful questions to ask your insurance provider to determine coverage provided, if any, for mental health services. Call the member services toll free number on your card. Make sure to speak with someone directly, instead of the automated system.

Date and Time \_\_\_\_\_

Name of the person you are speaking with \_\_\_\_\_

Tracking ID for the call or representative ID \_\_\_\_\_

1. How much is my out-of-network deductible for mental health services? \_\_\_\_\_
2. How much of my deductible has been met? \_\_\_\_\_
3. What is my co-insurance percentage? (i.e. 40%, 20%, etc.) \_\_\_\_\_
4. Does my policy require pre-authorization for mental health services? Y/N
5. How many out-of-network mental health services/therapy visits do I have?  
\_\_\_\_\_
6. Is there a maximum amount that my plan pays for out-of-network mental health services/therapy? Y/N \_\_\_\_\_

Disclaimer: I understand that I am responsible to obtain accurate information about my insurance. benefits. If the above information is inaccurate, reimbursement for therapy sessions may be less than expected, or not covered by insurance at all.