

### **Determining your Mental/Behavioral Health Benefits**

The following are a few questions to ask your insurance when inquiring about out-of-network benefits. Please note that this is not meant to be a comprehensive list, rather, it is meant to guide your inquiry.

1. Do I have out-of-network mental health benefits?
2. Do I have to meet a deductible before those benefits can be applied? If so, has my deductible been satisfied for the year?
3. Am I covered for the following CPT codes: 90791 (intake/diagnostic interview) and 90834 (individual psychotherapy) in zip code 11201. If so, at what percentage?
4. If inquiring about a couple or a family, am I covered for CPT code: 90847 or 90837 in zip code, 11201? If, at what percentage?
5. Do I require a pre-authorization or referral from my primary care physician?