

## Out-of-Network Worksheet

Call the number on your insurance card for Mental/Behavioral Health or Customer Service. Once you get an agent on the phone, ask the following questions:

1. Do I have out-of-network benefits for outpatient mental health?
2. What provider qualifications are required – do you accept an LCSW (Licensed Clinical Social worker)? Do they require an “R” to reimburse for out-of-network?
3. Do I need any prior authorization to have services covered? If so, how do I go about getting authorization?
4. Are there any deductible, out-of-pocket, co-insurance, and/or other amounts I am responsible for before benefits kick in? How much are these amounts?
5. After benefits kick in what percentage is covered?
6. Are there any limits – number of visits or a cap on reimbursement?
7. Where and how do I submit bills/claims in order to get reimbursed?
8. Do I need a special form in order to submit claims/bills?
9. Where can I get the forms?
10. **BEFORE YOU END THE CONVERSATION, WRITE DOWN THE DATE, NAME AND CONTACT NUMBER OF THE AGENT YOU SPOKE WITH:**

Other notes: