

Questions to ask your insurance carrier about out-of-network benefits

- 1.) Call the number on the back of your insurance card specific for mental/behavioral health benefits.
- 2.) Do I have out of network benefits?
- 3.) Do I have a deductible? If yes, how much has been met to date and when does the deductible year begin?
- 4.) What percentage of my bill will be paid by the insurance company?
- 5.) Is this percentage based upon usual, customary, and reasonable (UCR) rates or the actual charges?
- 6.) Do I have an out-of-pocket maximum? If yes, will the insurance company ever reimburse at 100 percent?
- 7.) What is the UCR for the following CPT codes: 99203, 99204, 90792, 99212, 99213, 99214, 90833, 90836, 90838?
- 8.) How do I submit my claims for reimbursement?