

## WORKSHEET FOR UNDERSTANDING YOUR INSURANCE COVERAGE

Understanding your insurance plan and what health services are covered can be complicated. Use this worksheet as a guide to get a better understanding of your benefits then give this completed worksheet to your counselor at your first meeting or as soon as possible. We'll use it to help you get the insurance benefits you're entitled to.

Name \_\_\_\_\_ Date \_\_\_\_\_

Insurance Provider \_\_\_\_\_

I intend to use a HSA/HRA/Flex Spending Account to pay for services.

You may not know the answer to many of the following questions. Call your insurance carrier's customer service number, which is typically on the back of your insurance card. Speak with a representative who can give you information about your plan as it relates to outpatient behavioral health in an office setting. Ask these questions:

To what address should behavioral health claims should be sent? \_\_\_\_\_

Is the name of the carrier different from my primary insurance?  No  Yes, the name is \_\_\_\_\_

Is my counselor listed as an in-network provider?  No  Yes

What is my deductible for in-network? \$ \_\_\_\_\_

What is my deductible for out-of-network? \$ \_\_\_\_\_

What is the amount that has been met on my deductible so far this year? \$ \_\_\_\_\_

What copay amount is due at each visit? \$ \_\_\_\_\_

If a copay is not due, what coinsurance percentage is my responsibility? \_\_\_\_\_%

Am I limited to a certain number of visits per year?  No  Yes, the limit is \_\_\_\_\_

Am I limited to a certain number of visits per week?  No  Yes, the limit is \_\_\_\_\_

Is a pre-approval/preauthorization/precertification required for behavioral health services?  No  Yes

What is the effective date of my policy? \_\_\_\_\_

### SamaraCare counselors and the insurance networks they are a part of:

Michael Bradburn: *Aetna, BCBS, Medicaid, Medicare*

Jane Carlton: *Aetna, BCBS*

Donna Fletcher: *Aetna, BCBS, Medicaid*

Monica Guillhot-Chartrand: *Aetna, BCBS, Magellan, Medicaid, Medicare*

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