Private Insurance Information

This handout is designed to help walk you through the steps of using private insurance.

1. **How do I find out about my mental health insurance benefits?**
   a. Look on the back of your insurance card for information about “mental health” or “behavioral health” services. There is typically a phone number you can call for information and/or a website you can visit.

2. **What information should I look for when reviewing my insurance benefits?**
   a. Do I need a referral from my primary care physician to a mental health professional?
   b. Do I need any pre-approval from the insurance company before I see a mental health professional?
   c. Do I need to see a mental health professional who is on a list provided by my insurance company (in a "network") or am I free to choose any qualified professional?
   d. Does the amount paid by my insurance company depend on whether I see a professional who is "in their network or preferred provider list" or "outside the network"? If so, what is the difference in the amount paid or percent reimbursement for "in network" vs. "out of network" providers?
   e. Are there dollar limits, visit limits or other coverage limits for my mental health benefits? Is there a difference in what is paid for outpatient vs. inpatient treatment? If so, what are my benefits for each of these?
   f. Is there a specific list of diagnoses for which services are covered? If so, is my diagnosis one of those covered by my policy?
   g. What prescription benefit does my policy offer? What are the co-pays for medications? Are there different levels of prescription coverage depending on the specific medication? Do co-payments vary depending on whether the medication is generic or name brand?

3. **How do I find “in network” providers?**
   a. If you are using the insurance company website, use the “provider look up” or “search for a doctor” feature that will allow you to find mental health providers in your area. You may also call your insurance company and ask for local in network providers.