

Out of Network Question Guide

In his private practice, Dr. Ali does not participate in insurance plans. Patients pay Dr. Ali directly for their treatment sessions at the time of each visit. If they have out-of-network benefits, their insurance company reimburses them. Dr. Ali provides an itemized receipt or superbill for patients to submit to their insurance company.

The types of psychiatric sessions are listed below along with their insurance codes:

- CPT Code: 90792 - Psychiatric diagnostic evaluation with medical services
- CPT Codes: 99213, +90836 - Evaluation and Management of an established office patient with 45-minute psychotherapy

To verify your out-of-network benefits, call the number on your insurance card for mental health, substance abuse 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 and/or substance abuse services?
2. Do I need any prior authorization to have services covered? If so, how do I go about getting authorization?
3. 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?
4. After benefits kick in, what percentage is covered?
5. Where and how do I submit bills/claims in order to get reimbursed?
6. Do I need a special form in order to submit claims/bills? Where can I get the forms?
7. Before you end the conversation, write down the date, name and contact number of the agent you spoke with:

Other notes: