Insurance Verification Guide

Verifying your health insurance coverage can be confusing! Counseling and Psychological Services recommends that you contact your insurance company if you are considering starting treatment with us. You should also verify benefits once a year or whenever your policy changes. This form will help you know what to ask about your coverage. Make sure to get answers to **all** of the questions below. Even if you don’t need **all** of the services below today, we want you to know your benefits for any services you may need in the future.

To ensure you get all the information you need from your conversation to verify benefits, we have included a phone script below.

# Have This Information Ready Before You Call:

Counseling and Psychological Services

NPI: 1205871985

Federal Tax ID: 316402079

Kent State University

625 Loop Road

Kent, OH 44243

|  |  |
| --- | --- |
| My individual therapist’s name |  |
| Other providers I see for group, medical, or psychiatry services |  |
| Insurance company name |  |
| Customer service phone number |  |

# Calling Your Insurance Company

Phone script: “I am calling to verify my mental health or behavioral health benefits. First, I’d like general information about my plan.”

|  |  |
| --- | --- |
| Today’s date |  |
| Representative’s name |  |
| Reference # for this call |  |
| Policy effective date |  |
| Office visit co-pay |  |
| Deductible |  |
| Out of pocket maximum (OOP max) |  |
| Do my deductible, co-pays, or co-insurance apply toward my OOP max? |  |
| How much of my deductible have I spent this year? |  |
| Do I need a referral? |  |
| If yes, who needs to refer me? |  |
| Is Counseling and Psychological Services in-network? |  |
| Are specific providers in network? |  |

## Intake

Tell the representative that we use CPT code 90791 for diagnostic assessment.

|  |  |
| --- | --- |
| Do I have a co-pay or co-insurance? |  |
| If so, how much is it? |  |
| Is there a limit on the number of diagnostic assessments per year? |  |
| If so, how many diagnostic assessments per year? |  |
| Is authorization required for diagnostic assessments? |  |

## Psychological testing

|  |  |
| --- | --- |
| Do I have a co-pay or co-insurance? |  |
| Is there a limit on the number of units of psychological testing per year? |  |
| If so, how many units of psychological testing per year? |  |
| Is authorization required for psychological testing? |  |

## Individual therapy

Tell the representative that we use CPT codes 90832, 90834 and 90837 depending on the length of the session.

|  |  |
| --- | --- |
| Do I have a co-pay or co-insurance? |  |
| Is there a limit on the number of sessions per year? |  |
| If so, how many individual therapy sessions per year? |  |
| Is authorization required for individual therapy? |  |

## Group therapy

Tell the representative that we use CPT code 90853 for this service.

|  |  |
| --- | --- |
| Do I have a co-pay or co-insurance? |  |
| Is there a limit on the number of groups per year? |  |
| If so, how many group therapy sessions per year? |  |
| Is authorization required for group therapy? |  |

## Psychiatry

|  |  |
| --- | --- |
| Do I have a co-pay or co-insurance? |  |
| Is there a limit on the number of sessions per year? |  |
| If so, how many individual medical or psychiatry sessions per year? |  |
| Is authorization required for medical or psychiatry sessions? |  |