

Questions to Ask Your Insurance Company

This information is provided as a service to assist you in working with your insurance company for reimbursement. It should help to expedite reimbursement for services.

1. Locate your insurance company's phone number — it is available on their website or on the back of your insurance card.
2. Call and ask them to explain benefits that you have for:
 - Individual Psychotherapy
 - Group Psychotherapy
 - Psychological Testing & Neuropsychological Testing
3. Inform them of the following:
 - You will be paying the fee for services provided at the time of service.
 - You will receive a form from Dr. Pazol containing the information necessary for the insurance company to reimburse you directly for whatever portion they cover for an "out of network provider".
 - The insurance company will not be reimbursing Dr. Pazol, they will be reimbursing you
4. Ask what their policy is regarding this method of reimbursement.
5. Ask if you have to meet any deductible. If so, how much is it per calendar year?
6. Ask what percentage of the fee your insurance pays per hour of Individual Psychotherapy, Group Psychotherapy and/or Psychological Testing & Neuropsychological Testing.
7. Ask if there is a limit on the number of hours of Individual Psychotherapy and Group Psychotherapy permitted by your policy.
8. Ask if there is a limit on the number of hours of Psychological Testing or Neuropsychological Testing permitted by your policy.
9. Ask if there is a limit per year for your benefits and, if so, what are the limits?
10. Ask if they will reimburse for Psychological or Neuropsychological Testing performed by a technician.
11. Ask if you need to have your Individual Psychotherapy, Group Psychotherapy, Psychological Testing and/or Neuropsychological Testing services pre-certified. If so, by whom?
12. Ask if your insurance company has a list of providers that you must see?
13. Ask them to explain your options for seeing a provider *not* on their list (for example, an out-of-network provider)?
14. Ask how much they will reimburse you if you see a provider who is "out of network".