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Online Therapy for Women
in Massachusetts, Vermont, Virginia & Illinois

Questions to Ask Your Insurance Company About Out-of-Network (OON) Benefits:

1. Do I have OON benefits? _____
2. Can my OON benefits be used for telehealth? _____
3. What is my OON deductible? _____
4. Is that separate from my INN (in-network) deductible? _____
5. How much of my deductible has been met already? _____
6. What is my co-pay or co-insurance after the deductible has been met? _____
7. What are the reasonable and customary rates for the following CPT codes:
 - a. 90791 _____
 - b. 90837 _____
 - c. 90834 _____
8. How many visits are allowed per year? _____
9. What do I need to do in order to submit for reimbursement?

10. Where do I send the Superbill? _____
11. Obtain a reference number for the call and write down date of the call:

Note: They might ask you all sorts of questions about the therapy you are seeking (e.g. The therapist's NPI number, CPT codes, Diagnosis codes, etc) – **they don't need all of this information right now** – when you're ready to submit reimbursement to them, all of the information they need will be on the Superbill you download from the therapy portal.

Your insurance coverage and any reimbursement is a contract between you and your insurance company. The above is only general recommendations and Cassie McCarthy, LICSW is not responsible for coverage or reimbursement.