

# Self-Awareness Counseling

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## ~ What To Ask Your Insurance Carrier About Out-Of-Network (OON) Coverage ~

- 1) Do I have any **OON benefits for out-patient behavioral health**?
  - 2) What is my **OON deductible**? This will be typically be a different and *additional* amount from your in-network deductible. (A deductible is the amount you pay for healthcare *before* your insurance company will start paying towards your health service costs.)
  - 3) How much of my OON deductible is left to pay? (i.e. how much of my OON deductible have I paid so far this year? If you or any other family members have not seen any other out-of-network providers then you will not have paid anything toward your OON deductible.)
  - 4) What is my maximum **out of pocket** amount?
  - 5) Does my policy cover the following **CPT codes**?
    - a. 90791
    - b. 90832
    - c. 90833
    - d. 90834
    - c. 90836
    - d. 90837
    - e. 90838
    - f. 90839
    - g. 90840
    - h. 90785
- And For Family therapy:
- J. 90846
  - h. 90847
- 6) What is the **maximum allowable fee** for each code?
    - a. They may give you a formula—I may be able to help you figure that part out.
    - b. They may ask for the **zip code** of the office—it is: **97219**
    - c. **Please note:** the percentage that they say they will pay will be a percentage of the highest fee that they have determined they will pay for that service. They call this the “maximum allowable fee”. You will be responsible for any portion of my fee that they do not cover. Not all insurance companies will tell you what the maximum allowable fee is.  
(I know, I know! It’s wildly complicated and frustrating!)

- 7) What will be my **“co-insurance”** payment? ( i.e. the percentage of my fee that you will be responsible for.)

They will tell you what percentage the insurance company will pay and what percentage you will be responsible for (a.k.a. your “co-insurance” payment). This percentage of my fee, plus any portion of my fee that your out-of-network plan doesn’t cover (for all sorts of reasons that they seem to keep inventing) will be the amount you are responsible for.