



2219 Sawdust Rd., Ste. 1303  
The Woodlands, TX 77380

[JoyEffectCounseling.com](http://JoyEffectCounseling.com)

## QUESTIONS FOR YOUR INSURANCE PROVIDER TO UNDERSTAND YOUR OUT-OF-NETWORK BENEFITS

- DOES MY HEALTH INSURANCE PLAN INCLUDE MENTAL HEALTH BENEFITS FOR OUT-OF-NETWORK PROVIDERS?
  
- ARE SESSIONS WITH LPC-INTERNS COVERED?
  
- DO I HAVE A DEDUCTIBLE? IF SO, WHAT IS IT AND HAVE I MET IT YET? WHEN DOES MY DEDUCTIBLE RE-UP?
  
- DOES MY PLAN LIMIT HOW MANY SESSIONS PER CALENDAR YEAR I CAN HAVE OR LIMIT THE FREQUENCY OF SESSIONS? IF SO, WHAT IS THE LIMIT?
  
- DO I NEED WRITTEN APPROVAL FROM MY PRIMARY CARE PHYSICIAN IN ORDER FOR SERVICES TO BE COVERED?
  
- WILL MY COUNSELOR BE REQUIRED TO PROVIDE A DIAGNOSIS FOR MY PERMANENT MEDICAL HEALTH RECORD IN ORDER FOR ME TO BE REIMBURSED? IS MY COVERAGE LIMITED TO CERTAIN DIAGNOSES?
  
- WILL SYNCHRONOUS VIDEO TELEHEALTH SESSIONS (ONLINE COUNSELING) BE COVERED THE SAME AS IN-OFFICE SESSIONS? IF NOT, WHAT IS THE DIFFERENCE IN COVERAGE OR REIMBURSEMENT?