



***Molly Richter, LMFT, LLC***  
***Counseling for Individuals, Couples and Families***

***Insurance Questions***

Below are some important questions to ask your insurance company representative before your first session. Please write your answers on this form and bring it in with you. The customer service phone number is usually on the back of your insurance card:

- I take **Anthem** and two forms of **Medicaid** (**Cenpatico** and **Ambetter**). If you have insurance other than these the first question is – **Can you get reimbursed by your insurance for seeing an out-of-network provider?**
- **Does my coverage include mental health counseling?**
- **Does my coverage include the most common CPT billing codes used in counseling such as: 90791 (an intake), 90837 (60 minute session), and 90847 (couples or family therapy)?**
- **Do I have a deductible?**  
If so: How much is it and on what date does it reset?
- **Do I need pre-authorization?**
- **How many sessions am I covered for?**
- **Are there a set number of sessions before my therapist would need to seek re-authorization?**
- **Are there any diagnoses that are excluded from my coverage?**  
If so: Can you provide me with a list of them?
- **Do I have a co-pay?**  
If so: How much is the co-pay for mental health counseling?
- **Do I have a co-insurance percentage now or in the future?**  
If so: What is the percentage I am responsible for paying?