

## Mental Health Benefits Checklist

Before starting this process, please understand that I am **only in-network with Aetna**. That means that I bill Aetna directly for you, and you are only responsible to pay me what your contract with Aetna states.

For all other insurance companies, I am out-of-network. I directly bill, and expect you to directly pay me my full fee, which is published and kept up-to-date on the FAQ page of my website here:

<https://couplefamilyandsextherapynyc.com/https/couplefamilyandsextherapynyc.com/faq>

You can log my scheduling system here:

<https://portal.therapyappointment.com/index.cfm/public:therapistDetail/default/id/11ec1c02518ba14cb4470e943d89650f/fromMigratedDirectory/1>

at any time, and it will provide you with a properly coded receipt for you to submit directly to your insurance company for reimbursement.

I let you know all this ahead of time so you can choose what's best for you and not be surprised. So, thanks for finding out how your mental health benefits work – it will you time, trouble and expense later on.

### Questions to ask your insurance company

Since the company that manages your regular medical insurance may be different from the one that covers your other benefits, please call the member information number on the back of your card and ask specifically about your mental health benefits:

Which insurance company covers your mental health benefits? \_\_\_\_\_

Do they pay for the services of Licensed Marriage and Family Therapists (LMFTs)? \_\_\_\_\_

If you want to include another person in your therapy please find out if they reimburse for :

- CPT code 90847 (psychotherapy with patient and a family member present)? \_\_\_\_\_
- CPT code 90846 family therapy w psychotherapy with a family member present, without patient)? \_\_\_\_\_

Do you have a copayment? \_\_\_\_\_ If so what is it?: \_\_\_\_\_

And/or do you pay co-insurance? \_\_\_\_\_ If so what is it?: \_\_\_\_\_

Does your policy include a deductible? \_\_\_\_\_ If so what is it?: \_\_\_\_\_

After the deductible is met, at what percentage do they reimburse you? \_\_\_\_\_