

Heather Crimson, LMFT  
LMFT CA #43011  
NPI 1760510127  
EIN 20-5849625

## INSURANCE COVERAGE CHECKLIST

Use this list to inquire about possible **out-of-network** coverage for outpatient mental health services. This will help you understand what portion of your therapy expenses may be reimbursed by your insurance company.

What you need to call:

- 1) policy ID number
- 2) subscriber's name and date of birth
- 3) insurance company's customer service phone number (back of card)

What you can ask:

- 1) Do I have outpatient mental health benefits?
- 2) Is there reimbursement available for seeing out-of-network therapists?
- 3) What is the deductible? How much is paid on it?
- 4) What is the out of pocket maximum? How much is paid?
- 5) What percentage of the sessions are covered? (the amount I might be reimbursed)
- 6) What is my co-insurance percentage? (the amount I won't be reimbursed)
- 7) How many sessions are allowed per year?
- 8) Is pre-authorization required?
- 9) What is the address where I mail the superbill? What is the claims phone number?
- 10) Are there any exclusions? (diagnoses not covered by my plan)