

Health Insurance Coverage

Questions to Ask Your Health Insurance Company:

1. Does my policy cover psychotherapy/biofeedback (Codes: 90837; 90901/96152)?
2. If yes, is it covered under Medical or Psychological Services?
3. What rate is reimbursed since the therapist is out of network (e.g. 80% of usual and customary for in network vs. 50% of usual and customary for out of network providers)
4. If it is covered under Medical Services, do I need a prescription or letter from my MD to say that it is medically necessary?
5. How many sessions of Psychotherapy/biofeedback will you cover? Per week? Per year?
6. Is there a limit of total amount paid out? (i.e., caps out at \$1500 each year)
7. Since therapist is an out of network provider, do I need to see my primary care physician to make a referral to her?
8. Is a statement/invoice necessary for reimbursement purposes? If so, what information needs to be included?