

# Questions to ask Your Insurance

Thank you for choosing Hidden Path Counseling, LLC.

Contacting your insurance company can be confusing and overwhelming. I hope that these “Questions to Ask Your Insurance” will help you with obtaining pertinent information regarding eligibility, benefits information, and insurance responsibility for services rendered.

## IN-NETWORK BENEFITS

- “What is my deductible and has it been met?”
- “How many sessions per year does my health insurance cover?”
- “What is the coverage amount per therapy session?”
- “What is my co-pay or co-insurance payment amount?”
- “Is approval required from my primary care physician (pre-authorization)?”
- “How much is my co-payment for mental health services?”

## OUT-OF-NETWORK BENEFITS

- “Do I have out-of-network mental health benefits? Will you accept out-of-network claims for psychotherapy?”
- “What is my annual out-of-network deductible for mental health services, and does this deductible include my other medical expenses?”
  - This is the total amount you will have to pay out of pocket before your insurance carrier reimburses you for sessions.
- “What is my coinsurance rate?”
  - This is the percentage of each session fee your insurance will reimburse after you've met your deductible for the year.
- “What is my out of pocket maximum?”
  - Once you've paid this amount out of pocket for the year, insurance will reimburse you 100% of the full session fee.
- “What is the best way to submit a claim (along with a Superbill) to my insurance carrier?”
  - A Superbill is a summary of how much you've paid for each session. I can provide this to you after each session, or after a few sessions (i.e., at the end of every month).

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