



## **MCPST Insurance Benefits Worksheet**

As a courtesy, our office will file for reimbursement with your insurance carrier, however, the ultimate responsibility for payment of your account is yours or if you are a minor, your parent or guardian if you are under guardianship.

**MCPST does not accept responsibility for collection of your claim or negotiating a settlement on a disputed claim.** The client or the client's parent or guardian will receive a monthly statement indicating all charges and payments. In the event that the client or client's guardian does not pay an outstanding bill, the client's account could be referred to a collection agency, which could lead to legal action.

***Before your first appointment***, please contact your insurance company to get answers to questions about your insurance benefits. While some of this information might be on your insurance card, you may still need to talk with a customer service representative or mental health or behavioral health representative to clarify coverage or to get pre-authorization for use of your outpatient mental health benefits.

***Remember, you are ultimately responsible for your bill.*** Getting accurate information about your insurance coverage now is important to help you understand your benefits and avoid confusion and financial problems later.

**Following is information and questions to help you clarify your outpatient mental health benefits. This worksheet will be handy to use when you contact your insurance representative.**

***Here is a list of the information you will need before you talk to your insurance company representative:***

- Your name
- Your birth date
- The name of your insurance carrier
- If your insurance is an HMO, PPO or standard plan.
- If you need a referral (prior authorization) before your insurance will cover our services. If this is the case you will need to contact your customer service representative or physician for information about this process
- The subscriber of the policy and their birth date
- The group number
- Your ID number
- The phone number of your insurance company, in case we need to contact them for billing reasons
- The renewal date of your policy

***Your insurance company representative may want to know the following information about MCPST and your therapist to help clarify your benefits:***

- MCPST is an outpatient mental health clinic.
- All MCPST therapists are licensed to practice psychotherapy by the Wisconsin Department of Regulation and Licensing.
- Many therapists also have special certification by their professional organizations.

***Questions to ask your insurance company representative:***

1. Is my insurance company an HMO, PPO or a standard plan?
2. Is my MCPST therapist and/or MCPST covered by my insurance plan?
3. Do I need a referral or prior authorization before I receive services and at intervals as I receive services?  
If yes, how do I get these?
4. What are my outpatient mental health benefits?
5. Is there a specific number of visits, dollar amount limit per year or time frame within which I have to use the sessions? If yes, when do my benefits start up again?
6. Do I have a co pay or deductible? How much?
7. Is there any mental health services not covered? (i.e., marital therapy or sexual therapy)
8. Does my policy change mental health benefits when the policy renews?