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## **Utilizing Your Out-of-Network Benefits**

When using your out-of-network benefits it is important to ask the following questions of your insurance company. Call the number on the back of your insurance card and ask to speak to someone about behavioral health benefits.

- 1) What percentage of your outpatient, psychotherapy sessions are reimbursed?
- 2) Do you need an authorization number to activate behavioral health benefits? If so, have it dated for the date of the first session and list the authorization # here:\_\_\_\_\_
- 3) How many outpatient, psychotherapy sessions are you allowed a calendar year?

4) When does your calendar year start? \_\_\_\_\_

- 5) What is your deductible? \$\_\_\_\_\_
- 6) Are you covered under the "2008 Timothy's Law" which allows some members, with a biologically based diagnosis, unlimited behavioral health sessions?
- 7) What is the mailing address AND FAX # to send behavioral health claims?
- 8) Can claims be submitted online <u>by the members</u>? If so, what is the web address? \_\_\_\_\_

(Submitting claims online, will allow you to get your reimbursements quicker).

We will provide you with the claim form for you to submit to your insurance company. Be sure to make a copy for your records before mailing it to your insurance company. This is also your receipt.