



## Questions to Ask Insurance Companies

- Do I have Out-of-Network (OON) benefits? If so, what are they?
- How high is my deductible and where am I currently?
- Do you cover telehealth? If so, for how long, and are there any restrictions? *\*Not all insurance companies are covering telehealth sessions, and some have end dates.*
- What is the standard reimbursement rate for the following CPT codes:
  - 90791- *Psychodiagnostic Evaluation/Intake*
  - 90834- *Individual Psychotherapy (45 minutes)*
  - Additional codes that might be used at times:
    - 90832- *Individual Psychotherapy (30 minutes)*
    - 90837- *Individual Psychotherapy (60 minutes)*
    - 90846- *Family Psychotherapy without patient present*
    - 90847- *Family Psychotherapy with patient present*