

## Verifying Your Insurance Coverage

To verify your insurance coverage, please call the member services number on the back of your insurance card to ask the questions below:

1. Does my plan have outpatient mental health coverage? Is it billed to a separate company than my medical coverage? \_\_\_\_\_
2. Does my plan have a deductible? Does that deductible apply to mental health?  
\_\_\_\_\_
3. How much of my deductible has been met, and how much do I have remaining?  
\_\_\_\_\_
4. Do I have a copay or a coinsurance? \_\_\_\_\_

Patient responsibility amounts (copays and coinsurances) are collected by Hopeful Minds Counseling Services at the time of service, as applicable. Your patient responsibility is ultimately decided by your insurance company, therefore it is important to know and understand your coverage prior to your first visit.

### Definitions:

**Copay:** A set amount that you pay at each visit.

**Co-insurance:** The percentage *you pay* of your insurance company's allowed amount for services provided. This varies based on the services you receive.

**Deductible:** Amount that you are financially responsible to pay out of pocket before your insurance company begins payment for your visits.