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Questions to Ask Your Insurance Carrier About Out-Of-Network (OON) Benefits:

When you call, make sure to request you speak with someone from either the billing department, or the behavioral health department specifically. They will be best equipped to answer your questions.

1. Do I have OON benefits?
2. Does this include coverage for Behavioral Health and for Telehealth specifically?
3. Can my OON benefits be used for telehealth?
4. What is my OON deductible?
 - a. Is that separate from my INN (In-Network) deductible?
 - b. Does payment toward my OON deductible apply toward my In Network deductible.
5. How much of my deductible has been met already?
6. What is my co-pay or co-insurance after the deductible has been met?
7. What is the reimbursement rate?
8. What is the cap on that percentage per session?
 - a. (OON benefits will usually reimburse up to a “reasonable and customary rate” that they determine for each service.)
 - b. What are the reasonable and customary rates for the following CPT codes:
 - i. 90791
 - ii. 90837
 - iii. 90834
9. How many visits are allowed per year?
10. What do I need to do in order to submit for reimbursement?
11. Where do I send the Super Bill?
12. Obtain a reference number for the call and write down date of the call:

Please note: They may ask for the information about the provider or diagnostic codes. They do not actually need this information to answer these basic questions. This information will be on the Super Bill you submit for reimbursement after a service has been completed.

Please also note that this is only general information and suggestions made by Rebecca Rondeau at Rondeau Therapy Services and is not a guarantee of coverage or reimbursement.