

## Out-of-network Worksheet

Call the number on your Insurance card for Mental Health or Substance Abuse or "Customer Service."

Once you get an agent on the phone Ask the following questions:

1. Do I have out-of-network benefits for outpatient mental health and/or substance abuse services?
  
2. Do I need any prior authorization to have services covered? If so, how do I go about getting authorization?
  
3. Are there any deductible, out-of pocket, co-insurance, and/or other amounts I am responsible for before benefits kick in? How much are these amounts?
  
4. After benefits kick in what percentage is covered?
  
5. Where and how do I submit bills/claims in order to get reimbursed?
  
6. Do I need a special form in order to submit claims/bills?
  
7. Where can I get the forms?
  
8. **BEFORE YOU END THE CONVERSATION**, WRITE DOWN THE DATE AND THE NAME AND CONTACT NUMBER OF THE AGENT YOU SPOKE WITH:

Other notes: