



# How to Verify Your Insurance Coverage for Mental Health Services

Understanding your coverage ahead of time can help reduce any financial surprises and make your therapy experience stress-free. Here's a simple step-by-step guide to help you confirm your mental health benefits.

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## Step 1: Call Your Insurance Provider

- Find the member services phone number on the back of your insurance card.
  - If you cannot find your card and you receive your insurance through your employer, your HR department can provide information about your mental health benefits.
  - When you call, let them know you're verifying coverage for **outpatient mental health services**.
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## Step 2: Ask the Right Questions

Here are key questions you can ask your insurance representative:

- **Is outpatient mental health therapy covered under my plan?**

- **Is Restorative Health an in-network provider?** (List accepted insurances: BCBS, BCN, Aetna, Priority Health)
  - **Do I have a copay for therapy visits? If so, how much?**
  - **Do I have a deductible to meet before coverage starts?**
  - **What is my coinsurance responsibility, if any?**
  - **Are there a limited number of therapy sessions covered per year?**
  - **Do I need a referral from my primary care physician before starting therapy?**
  - **Ask if telehealth (virtual therapy) sessions are covered** if you plan to meet your therapist online.
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### **Step 3: Confirm Important Details**

- **Request a summary in writing or take detailed notes** during the call.
  - **Get the representative's name and a reference number for your call** in case you need to reference it later.
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### **Step 4: Share Your Information with Us**

Once you have your coverage information, share it with our intake coordinator when scheduling your first appointment.

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### **Need Help?**

If you're unsure where to start or feel overwhelmed, don't worry—our dedicated billing and intake team is happy to help! Call 734-224-3554 or email [billing@restorativehealthmilan.com](mailto:billing@restorativehealthmilan.com).