



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**.

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.**

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.**

Step 4: Share Your Information with Us

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

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.