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Individual Psychotherapy • Marriage & Family Counseling • 760 436-6892

The following are questions to ask your insurance company:

- Do I need prior authorization? If so, what is the authorization number and is there a start date and an end date?
- How much is my co-payment or what percentage does my insurance cover?
- How many sessions are available per year?
- Do I have an annual deductible to meet? If so, how much is it and have I met it? Does the deductible start over on January 1st or at another time of the year?
- Is there an annual out-of-pocket maximum? If so, how much is it and have I met it?
- Is there a different coverage for parity (severe mental illness) vs. non-parity?
- What is the billing address, payer I.D., and telephone numbers for behavioral health and provider inquiry? (This information may be on the back of your insurance card).