

## Helpful Insurance Information

Directions Counseling Group is not contracted with any insurance company.

Your insurance plan may cover some costs for out-of-network expenses. As a policyholder, it is your responsibility, not the provider, to understand the terms and conditions of your plan. As a courtesy, we may call your insurance company to check out-of-network outpatient mental health benefits before your first session. Depending on your plan we may, as a courtesy, file a claim with your insurance on your behalf. In the event, we file claims with your insurance; you are liable for all co-pays, deductibles, and any fees unpaid by insurance for any reason.

Your insurance may pay claims at a lesser amount than what Directions Counseling Group bills. If this occurs, you will be billed the difference in cost.

If your insurance will not cover for any services please inquire about our self-pay rates.

Secondary insurance: For clients who hold primary and secondary policies, we will not bill to insurance. We will provide you with an insurance receipt that you may use to file these expenses to your insurance company on your own.

Promptly inform our front desk staff of any changes in: name, address, phone numbers, marital status, insurance carriers, deductibles, co-pays and health savings accounts.

When you file a claim, or Directions Counseling Group files a claim on your behalf, please keep in mind that your insurance company will mail the policyholder documentation regarding services rendered.

Questions to ask your insurance company

1. What are my outpatient out-of-network mental health benefits?
2. Do I have a deductible?
3. What is my co-pay or co-pay percentage?
4. How many visits do I get per calendar year?
5. Do I need authorization prior to my visits? How often?
6. What is the effective date of my coverage?
7. What licensures and credentials do you cover?
8. Clients requesting special procedures: Does my plan cover group counseling? Psychological testing? Substance abuse assessment?

Call us with any questions or concerns you may have: 614.888.9200