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What to Ask Your Insurance Company

Health insurance can be daunting and confusing. You may need to call your insurance company to find out what therapy is covered and what you will be responsible for. To make sure you get the answers you need follow this guideline.

Today's Date: _____

Insurance Representative's name: _____

"My name is _____. I'm interested in seeing Amanda Ellis for counseling/psychotherapy and I'm calling to verify my benefits. First I would like some general information."

You can ask the following questions:

"What is my policy effective date": _____

"What is my Office Visit Co-Pay": _____

"What is my Deductible": _____

"What is my Out of Pocket Max": _____

" Do my deductibles, co-pays and co-insurance apply toward my out of pocket max?": **YES** **NO**

"How much of my deductible have I spent this year?": _____

"Do I need a referral to see a mental health/behavioural health therapist?": **YES**
NO



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If yes: "Who needs to refer me?" _____

"Is Amanda Ellis and/or LHC Consulting (Clinic Director Leslie Hong) in network?":

YES NO

If not: "How does my insurance work if Amanda Ellis and/or LHC Consulting is out of network?": _____

For Individual Therapy:

Amanda Ellis usually uses CPT code 90837 for individual sessions. You can ask the following questions:

"What is my co-pay/co-insurance?": _____

"Is there a limit on the number of sessions per year?": **YES NO**

If yes: "How many individual session can I attend per year?": _____

"Is authorization required for individual therapy?" **YES NO**