

## Determining Your Insurance Benefits

**\*\*WE DO NOT ACCEPT STATE INSURANCE\*\***

Insurance benefits vary widely and it can be difficult and confusing trying to determine your coverage. You are ultimately responsible for your healthcare cost, regardless of insurance coverage. That is why it is important to know your coverage, if your Provider is in network and your out-of-pocket expense. You should contact your insurance carrier, using the number on the back of your insurance card, and ask about your coverage for **Outpatient Behavioral Health in an office setting**.

### **QUESTIONS TO ASK YOUR INSURER IN ORDER TO DETERMINE ELIGIBILITY, BENEFITS AND YOUR RESPONSIBILITIES:**

- \*Is Skagit Behavioral Health and/or Provider's name in network with my insurance?
- \*Does your insurance out source Behavioral Health to a different insurance company?  
(**this is important because the provider may be contracted with your insurance, but if they outsource to a different company, the provider may not be in network with them and you would need to contact this company for information on coverage**)
- \*Are there any diagnoses excluded from my benefit?
- \*Do I have family and marital coverage?
- \*Do I need an authorization? If so, how do I go about getting one?
- \*What is my Annual Deductible for Behavioral Health?
- \*Do I have a copay or coinsurance with Behavioral Health? If so, what is it?
- \*Do I have a maximum number of visits per week, month or year? If so, what is it?

**For those clients with secondary insurance, you would need to contact them as well and ask the above questions as well. It is important that BOTH insurances are aware of each other and who is primary and who is secondary.**

It is important to remember, that what you or Skagit Behavioral Health is told when verifying benefits is not a guarantee of coverage until claims are processed. Phoning ahead of your appointment gives you insight as to what your out of pocket may look like and help with surprise costs after claims are processed.

If you have questions, you can call our intake manager and she may be able to help you understand your benefits and expected out of pocket costs.