



## Forest Hills Psychology Group

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### **Insurance Reimbursement FAQs**

Insurance networks can usually cover 60-80% of the cost of out-of-network psychotherapy after you meet your deductible, making this endeavor a lot more affordable.

If you are not sure of your insurance benefits, call the member services phone number on the back of your insurance card to speak with a representative. You can ask the following questions to inquire about your network and benefit options:

- Do I have out-of-network (POS or PPO) coverage?
- If so, do I need pre-certification (not authorization)? If so, ask the representative to pre-certify you immediately.
- How many sessions am I entitled to per year?
- What is my annual deductible? (This is the amount that you will pay out-of-pocket prior to getting reimbursement from your insurance.)
- When does my deductible begin?
- What percentage of each session do you reimburse? (The average is 70%. They **MUST** give you a direct numeric answer; it is the law.)
- Is there a form that must be filled out for reimbursement? If so, where can I find the form?