



Understanding Insurance for Guardians and Caregivers

Insurance is complicated. This sheet is meant to help give you ideas on where to learn more.

VIDEOS

Facebook Live Recorded Event About Strategies to Overcome Insurance and Other Barriers

<https://www.familyaware.org/healthinsurance/>

Dr. Christine Crawford and Attorney Mala Rafik share specific strategies for caregivers to overcome insurance and other barriers to depression treatment. The hope for this video is to improve your ability to advocate for your loved one, find culturally competent care, and challenge insurance denials.

**Please note this video is through the lens of depression treatment but the information is still relevant.*

Isn't that Covered? What Families Need to Know About Mental Health and Insurance

<https://www.familyaware.org/insuranceregistration>

Paying for mental health treatment can be expensive. If your loved one is experiencing depression, he/she/they may find navigating insurance to be overwhelming. Your loved one may be relying on you to help them navigate the insurance landscape in choosing an appropriate insurance plan and maximizing its coverage, and you may also need to provide financial support for their care as they work toward wellness. During this Open Enrollment period and anytime you need to make a change to your insurance, gain the information you need to be more confident in advocating for your loved one's healthcare coverage by watching this webinar.

**Please note this video is through the lens of depression treatment but the information is still relevant.*

GLOSSARIES AND FACT SHEETS

Health Insurance Glossary

<https://www.familyaware.org/healthinsglossary/>

A glossary to gain understanding in some language and terms in the insurance world.

Mental Health and Insurance Fact Sheet

<https://www.familyaware.org/insfactsheet/>

A basic fast fact sheet about insurance and mental health.

BRIEF ARTICLES

Insurance Open Enrollment

<https://www.familyaware.org/insurance-open-enrollment/>

Understanding insurance and support in understanding how to go about selecting insurance.

Paying for Care

<https://www.mhanational.org/paying-care>

Learn about obtaining coverage, shopping for insurance, finding care, finding supportive services, and reviewing and understanding your insurance policy.



What Do I Need to Know About My Insurance Benefits?

<https://www.mhanational.org/what-do-i-need-know-about-my-insurance-benefits>

More information about reviewing and understanding policies.

MEDICAID

Health First Colorado – Colorado’s Medicaid Program

<https://www.healthfirstcolorado.com/>

Main website for Health First Colorado.

Member Handbook

<https://www.healthfirstcolorado.com/benefits-services/?tab=member-handbook>

Both English and Spanish can be found on this website.

Apply and Find If You Qualify for Medicaid

<https://www.healthfirstcolorado.com/apply-now/>

The website to apply for Medicaid, find out if you are eligible, and links to locations to apply in person.

Behavioral Health Services

<https://www.colorado.gov/pacific/hcpf/behavioral-health-services>

Talks about how Medicaid fully covers mental health with no copay.

QUESTIONS TO ASK YOU THERAPIST ABOUT INSURANCE

If you use insurance to pay for therapy, ask your therapist these questions to learn more:

- Are you a preferred provider? If yes, for which insurance companies?
- Do you submit the bill to insurance?
- Do you collect payment from insurance?
- What will my co-payment be at the time of service if you accept insurance payments?
- What happens to my therapy and fees if the insurance company denies payment?
- Will you help me appeal a denial of payment for services?

QUESTIONS FOR YOUR INSURANCE CARRIER

When talking with your insurance carrier, ask these questions to learn more:

Policy Information

- What is the policy year (i.e., Jan 1 – Dec 31)?
- Does your plan require pre-authorization or referral for mental health sessions?
- Do I have out-of-network mental health benefits?

Fees and Costs

- Is there an annual deductible for out-of-network mental health benefits? If so, how much?
- Is there a separate deductible for in-network mental health? If so, what is it?
- Do I have a co-payment? If so, what is it?
- What do you consider the usual and customary fee for my therapist? What percentage do you reimburse of the usual and customary fee?



- In order to find out the reasonable and customary fee, the representative may ask for a Clinical Procedure Terminology (CPT) code for the service you plan to receive. Please note that the CPT codes for services are as follows:
 - 90791 Initial Assessment
 - 90834 Ongoing psychotherapy
 - 90837 Psychotherapy
 - 90847 Couples/family psychotherapy
 - 90853 Group psychotherapy
 - 90785 Interactive psychotherapy
- What is your co-insurance percentage for mental health services?
- Is there a limit on out-of-pocket expenses per year?
- Is there a limit to the amount of money that you will pay during a year of treatment? A lifetime limit? A limit on sessions per year? If yes, how many?

Coverage Information

- Which diagnoses do you cover?
- What type of sessions do you cover? For which CPT codes do you reimburse? (See list above for CPT codes)
- What do you cover if I need a session that lasts longer than 45 minutes? 60 minutes? Under what conditions will you cover additional time for a session?
- What happens if I need more than two sessions a week?
- Do you cover intensive outpatient or partial hospitalization?
- What do you cover for inpatient acute psychiatric care? Which hospitals are in your network?
- Do you cover the psychiatrists who provide treatment in an inpatient setting? What happens if they are not in network?
- Is there a limit to the number of outpatient, IOP, or PHP or inpatient sessions/days that I have allotted to me?
- If I need emergency care, do I have to notify you that I need that care? Is it enough if just the hospital staff notify the insurance company?