

Fully Human Wellness Insurance Verification Guide

Verifying your health insurance coverage can be confusing. We recommend that you contact your insurance company if you are considering starting treatment with us. You should also verify benefits once a year or whenever your policy changes. This form will help you know what to ask about your coverage.

To ensure you get all the information you need from your conversation to verify benefits, we have included a phone script below.

Calling Your Insurance Company

Call the member services phone number listed on your insurance card. It is under the department titled Behavioral Health Services.

You will need your date of birth and member ID number (or social security number).

Phone script: "I am calling to verify my out-of-network mental health or behavioral health benefits. I'd like some information about my plan."

Today's date	
Representative's name	
Reference # for this call	
Policy effective date	
Deductible	
Out-of-pocket maximum (OOP max)	
Do my deductible, co-pays, or co-insurance apply toward my OOP max?	
Co-insurance: What % does my insurance plan pay for and what % am I responsible for? Is there a maximum rate that the percentage covers?	
How much of my deductible have I spent this year?	
Do I need a referral?	
If yes, who needs to refer me?	
Does telehealth get covered differently than in-office visits?	
Are there any visit limits?	
Do telehealth services get covered at a different rate than in-office services?	

Intake

Tell the representative that Fully Human Wellness uses CPT code 90791 for diagnostic assessment.

Do I have a co-pay or co-insurance?	
If so, how much is it?	
Is there a limit on the number of diagnostic assessments per year?	
If so, how many diagnostic assessments per year?	
Is authorization required for diagnostic assessments?	

Individual therapy

Tell the representative that Fully Human Wellness uses CPT code 90837.

Do I have a co-pay or co-insurance?	
Is there a limit on the number of sessions per year?	
If so, how many individual therapy sessions per year?	
Is authorization required for individual therapy?	

Couple's, relational, and/or family therapy

Tell the representative that Fully Human Wellness uses CPT codes 90846 and 90847.

Do I have a co-pay or co-insurance?	
Is there a limit on the number of sessions per year?	
If so, how many individual therapy sessions per year?	
Is authorization required for individual therapy?	

Group therapy

Tell the representative that Fully Human Wellness uses CPT code 90853.

Do I have a co-pay or co-insurance?	
Is there a limit on the number of groups per year?	
If so, how many group therapy sessions per year?	
Is authorization required for group therapy?	