

# YOUR INSURANCE

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## YOUR COVERAGE

If you have a health insurance policy, it will usually provide some coverage for mental or behavioral health treatment. Insurance benefits have increasingly become more complex. It is sometimes difficult to determine exactly how much mental health coverage is available. You should carefully read the section in your insurance coverage booklet that describes mental health services.

You may have coverage that restricts you to a specific panel of providers. Your policy may also cover a lesser amount for providers who are not on their “preferred provider” list. Note that your particular benefits are policy determined, so coverage may vary greatly even within a specific insurance company.

## FILING CLAIMS AND PAYMENT FOR SERVICES

My preference is that you pay for services at the time of each session. I will provide you with whatever assistance I can in helping you receive the benefits to which you are entitled. You should understand, however, that you (not your insurance company) are ultimately responsible for full payment of my fees. In cases of dispute regarding benefits, such dispute exists between you and

your insurance company. It is increasingly the case that insurance companies are delaying or disputing payment of claims. One of the services I provide as a courtesy is to file a claim for you. If the insurance company disputes the claim, however, it is your responsibility to follow up with the insurance company to clarify the dispute.

## WHAT TO ASK YOUR PROVIDER

If you have questions about coverage, call your plan administrator. Their phone number should be listed on your insurance card. I will provide you with whatever information I can based on my experience and can help you understand the information you receive from your insurance company.

*Questions to ask when you call your insurance company:*

1. What are my outpatient mental health treatment benefits (some insurance companies refer to this as behavioral health or outpatient psychiatric treatment)?
2. I'm interested in working with a particular therapist, who charges \$115 per session. How much of that would be covered?
3. Do I need to pay a deductible before my insurance kicks in?
4. Do I need an authorization number to get started? Are there session limits on what's authorized?
5. Does my therapist need to submit a treatment plan in order for me to obtain authorization for further sessions?
6. Is my mental health managed by a separate company? If so, what is the name, phone number and address of that company?
7. What is your electronic filing number (EDI)? If you don't have an EDI, to what address do claims need to be sent?

PLEASE COMPLETE  
THE INSERTS PROVIDED.

## CONFIDENTIALITY

Be aware that your contract with your health insurance company requires that you authorize me to provide it with information relevant to the services that I provide you. If you are seeking benefits for services under your health insurance policy, you will be required to sign an authorization form that allows me to provide such information. I am required to provide a clinical diagnosis.

Sometimes I am required to provide additional clinical information such as treatment plans or summaries or, in rare cases, copies of your entire clinical record. In such situations, I will make every effort to release only the minimum information about you that is necessary for the purpose requested. This information will become part of the insurance company's files. Once your insurance company is in possession of the information I share, I have no control over how they manage confidentiality. I will provide you with a copy of any report I submit.

In cases where I am providing information to your insurance company, I encourage you to speak with your insurance company directly regarding its disclosure policies.