

Heather Holt, MSW, LICSW

River City Clinic, 1360 Energy Park Drive, Ste 340, St. Paul, MN 55108, 651.646.8985
www.rivercityclinic.com, www.heatherholt.net

What to Ask Your Insurance Company

Health insurance can be confusing. When it comes to therapy, you might need to call your insurance company and find out what is covered. Make sure you get the answers you need by following this example:

Today's Date: _____

Representative's Name: _____

"My name is _____. I'm interested in going to River City Clinic for help with my mental health and I am calling to verify my benefits. First, I would like some general information."

Policy Effective Date: _____

Office Visit Co Pay: _____

Deductible: _____

Out of Pocket Max: _____

Do my deductibles, co-pays and co-insurance apply toward my out of pocket max? Yes No

How much of my deductible have I spent this year? _____

Do I need a referral to see a mental health/behavioral health therapist? Yes No

If yes, who needs to refer me? _____

Is River City Clinic (Clinic Director: Mark Hansen) and/or Heather Holt in-network? Yes No

If not, how does my insurance work if River City Clinic and Heather Holt is out of network? _____

Individual Therapy

River City Clinic usually uses CPT codes 90834 and 90837 for these services.

What's my co-pay/co-insurance? _____

Is there a limit on the number of sessions per year? Yes No

If so, how many individual therapy sessions per year? _____

Is authorization required for individual therapy? Yes No