TALIA WIESEL, Ph.D.

Address Address *Email: Tel: Fax:*

OUT-OF-NETWORK BENEFITS

Dr. Wiesel does not participate in any insurance plans. She is considered an out-of-network provider. Payment is due at the time of services unless other arrangements are made with the doctor. Many health insurance plans offer substantial out-of-network benefits which will reimburse a generous portion of your treatment costs. Dr. Wiesel will provide you with an itemized receipt so that you may submit a claim to your insurance company.

Please use the following worksheet to learn more about your individual insurance plan's benefits as you assess your out-of-pocket expenses. Call the number on the back of your insurance card and ask your representative the questions below.

- Note the date and time of the call. Ask the representative for his/her name and direct contact number.
- "Does my insurance plan include out of network benefits for outpatient behavioral/mental health? If so, what are the benefits?"
- "Do I need to obtain prior authorization to have these services covered?"
- "Does my plan have an annual out-of-pocket maximum (which is usually the sum of my deductible and coinsurance) that I am expected to meet before my benefits kick in? If so, what is the amount?"
- "When my benefits do kick in, how much will be covered and how much will I be responsible for? (For example, a plan might have an annual out-of-pocket maximum of \$2000. After I have spent this much, my plan will reimburse 70% of my bill.)"
- "Are there specific claim forms that I must submit and is there a time frame in which the claims must be sent in? Where do I submit the claims?"