



## ***Health Insurance – Frequently Asked Questions***

### **Will insurance pay for my sessions?**

This is dependent upon the benefits offered for your particular health insurance plan. Since this varies widely from plan to plan, you will need to contact your insurance company to find out whether they will cover mental/behavioral health benefits.

In order to speak to an insurance specialist, take a look at the back of your insurance card and call the number listed for mental/behavioral health services.

### **Do I have to have a diagnosable mental health disorder in order for my insurance to pay for services?**

Yes, you must meet criteria for a mental health disorder for services to be covered by your insurance. If you desire to meet with a therapist despite not meeting appropriate criteria for a diagnosis, you may still do so by opting to pay the cash-rate of \$35 per session.

Some individuals are concerned because their mental health diagnosis stays on their mental health records. You can elect to use your insurance by reporting your diagnosis or pay for services out-of-pocket if you desire services not to be disclosed.

### **Is my insurance accepted at the Wellness Center?**

Currently, we are in-network with:

- Blue Cross Blue Shield
- Cigna
- Medicaid
- Magellan
- Optum
- Wellfleet

### **What forms of payment do you accept?**

We accept debit/credit cards, cash, and check. If we are working with your health insurance, you may be required to pay for all or only a portion of your session. Please be aware that you will be required to pay your portion for your session prior to the start of your session.