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# How to Check Your Out of Network Benefits

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*Quick "How-to" Guide for Clients to verify insurance coverage benefits with their insurance company for services at Miller Counseling Services, PC.*

- 1) Call your "Member Services" toll free number on your insurance card. Be sure to use the "Mental Health" number if shown separately on your card.
- 2) Select or ask for the "Benefits" option for OUT OF NETWORK providers.
- 3) Ask for the deductibles and co-insurance for **"OUTPATIENT MENTAL HEALTH OFFICE VISIT-PROFESSIONAL"** when asked/prompted.
- 4) Your annual individual out of pocket deductible must be met prior to any co-insurance (reimbursements) being paid to you by your insurance company. Inquire with your insurance company for more information regarding what your outstanding remaining deductible is and how much you can expect to be reimbursed for paid services.
- 5) In most cases, there is no pre-certification for routine outpatient mental health office visits, however, you will be responsible for asking that question and obtaining approval with your insurance company prior to scheduling your initial appointment with Miller Counseling Services if your particular policy requires such.
- 6) As a courtesy to our clients, Miller Counseling Services will electronically file your insurance claim for all sessions for active insurance subscribers, however, all claims and reimbursement inquiries remain the responsibility of the client. All of your claims questions can be handled by calling your Member Services number and asking for Claims.

## Common Insurance Carrier Phone Numbers

BCBS-NC (including State Health Plan)	1-800-214-4844
BCBS (out of state policies)	1-800-676-2583
Aetna	1-888-632-3862
Cigna	1-800-882-4462
CoreSource	1-800-624-7130
Inclusive Health	1-866-665-2117
United Behavioral Health (UBH) <i>Note: UBH is the mental health insurance provider for United Healthcare clients.</i>	1-800-333-8724