HEALTH INSURANCE

GET THE MOST OUT OF YOUR COVERAGE

Carolina is an out of network provider for most insurance companies. To determine if you have mental health coverage through your insurance carrier, the first thing you should do is call them. Therapy services may be covered in full or partially by your health insurance or employee benefit plan. Most plans reimburse between 20% and 80%. Check your coverage and contact your provider.

Some helpful questions you can ask are:

- Do I have mental health benefits?
- What is my deductible and has it been met?
- How much does my plan cover for an out-ofnetwork provider?
- What is the procedure for reimbursement?