

How to Check Your In-Network Coverage

Look at your insurance card and find the phone numbers on the back or front. There may be a number for “mental health/substance abuse” or “behavioral health”—if so, call that one. If not, call member services.

Ask the insurance representative the following:

- Do I have active coverage for behavioral health? (aka counseling/psychotherapy)
- Am I covered for both tele-behavioral health and in-office visits?
- How does my behavioral health coverage work?
 - Do I have a copay or a co-insurance?
 - Do I need to meet a deductible?
 - If so, what is my annual deductible and are there any accumulations this year?
 - After I meet this deductible, what percentage of the session fee do you cover?
 - Is there a cap on sessions in a calendar year?
 - Does my benefit renew on January 1st, or at another date in the year?
 - Is there is a pre-authorization process I must complete before my first session?
- Are my copays or cost-sharing being waived for tele-behavioral health visits during covid-19?
 - If so, when does my waiver expire?
- Resolution Counseling Center is in-network with Aetna and all Horizon/BCBS plans. But if you would like to confirm our in-network status, ask the customer service rep to look up Melissa Schneider, LCSW. She is our practice owner and the billing provider for the center.