

Before you book: the cost conversation

Ask both your insurance plan and the practice. A provider name, network label or benefits quote alone does not guarantee payment. Do not send membership numbers through the preview form.

Ask the practice

What is the current fee and session length? Under which clinician and practice will care be billed? Is participation confirmed for my exact plan and service? What information should my insurer verify? What happens if a claim is denied?

Ask your insurance plan

Is this clinician and billing arrangement covered for my exact plan? Is the requested service covered, and are there referrals or authorization requirements? What deductible, copay or coinsurance applies? Do online and in-person benefits differ?

If you are considering out-of-network care

Does my plan have out-of-network mental health benefits? Which deductible and allowed amount apply? What documents are needed, and is there a filing deadline? What costs may remain my responsibility?

Keep a private record

Date / representative / reference number: _____

Practice fee and plan estimate: _____

Unanswered question: _____

Before paying or starting

Resolve differences between the plan and practice answers. Ask for the practice's written financial policy. If cost is not workable, ask about other providers or independent reduced-fee services.

A planning checklist, not a benefits calculation, billing instruction or insurance guarantee. Preview prepared September 8, 2026; practice and billing review pending. See the [preview fees and insurance guide](#) and [affordable-care resources](#).

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