

*This form is primarily for your reference so that you are aware of your portion of the responsibility of payment for services.*

**Client Guide to Verifying Insurance Coverage:**

1. Have your insurance card nearby and call the customer service number on the back of your card
2. Ask to speak to a customer service representative instead of the automated benefits line, which does not always include Behavioral Health or Outpatient Mental Health benefits
3. State that you are requesting to verify your benefits. Bravura Therapy LLC is an in-network provider for Blue Cross Blue Shield PPO and United Behavioral Health/Optum plans.
4. Say that you are seeking benefits for Outpatient Mental Health or Behavioral Health with in-network and out-of-network providers
5. Ask if Bravura Therapy is in-network or out-of-network for your insurance plan. If you already know your therapist's name, feel free to ask if they are considered in-network or out-of-network. If out-of-network, verify your out-of-network benefits. If in-network, verify your in-network benefits.
6. Answer the following questions:
  - What is my effective date of coverage? \_\_\_\_\_
  - Do I have an annual deductible? If so, what is the amount of the deductible and the date the deductible begins? \_\_\_\_\_
  - How much of the deductible has been met to date? \_\_\_\_\_
  - What is my amount of co-pay or co-insurance? \_\_\_\_\_
  - Is there a maximum visits per lifetime limit? \_\_\_\_\_
  - What is my maximum out-of-pocket amount per year? \_\_\_\_\_

- Is there a maximum out-of-pocket amount per lifetime? \_\_\_\_\_
  
- Is a referral from your Primary Care Physician or Medical Group required?  
\_\_\_\_\_ (Note: This is usually only for HMO plans. If such  
referral is required, only the member/client is authorized to obtain this  
referral and should follow through accordingly.)
  
- Where should claims be mailed? \_\_\_\_\_  
\_\_\_\_\_
  
- Is pre-certification required? \_\_\_\_\_
  
- Authorization start date: \_\_\_\_\_
  
- Do you currently have Telehealth benefits? \_\_\_\_\_  
(Note: Generally this is being covered due to the current pandemic, but  
ask if there are any restrictions and/or limitations. Also ask if there is  
currently any cost share waiving being implemented and what it is)

*We are happy to assist you in understanding your quote of benefits as best as we can .  
After completing this with your insurance carrier, please discuss with your Bravura  
therapist. We prefer to keep clients' accounts current, charging copay and deductible  
fees shortly after your session and aim to avoid any unexpected bills for you.*