

OHIO DEPARTMENT OF INSURANCE

Example Questions to Ask Your Health Insurance Provider

- 1. Is there a specific list of diagnoses and services that are covered under my plan?**
 - **Follow-up:** Does my plan offer coverage for substance use disorders? If so, is Medicated Assisted Treatment like Suboxone (Buprenorphine), Methadone or Vivitrol covered?
 - **Follow-up:** Does my plan include coverage for Autism benefits? If so, is Autism considered a medical or behavioral health condition?
- 2. What are the financial responsibilities like deductible and copayments that are associated with the type of service or level of care I/my dependent is seeking?**
- 3. Do I have benefits if I seek providers outside of network (out-of-network benefits), if so will these services cost more? Or does my plan require me to go to a specific provider in-network?**
- 4. I/my dependent has/have been diagnosed with or suspected to have (insert name of condition). Are there any limitations/exceptions to these or any related conditions?**
- 5. Does my plan require prior authorization or a referral from a physician for the type of service and level of care I am seeking?**
- 6. What are my/dependent's benefits for prescription drugs treating behavioral health? Does my plan require me/my dependent to try generic drugs first before brand name?**
- 7. What should I do if I/my dependent gets a bill or is denied a service that should be covered under my behavioral health benefits?**

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keyword
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741741 to be
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a trained
crisis
counselor
within 5
minutes.**

This document is meant to provide examples of questions a consumer can ask their health insurance provider when inquiring about what mental health services are covered by their health plan. This is not meant to be an exhaustive list or legal advice.