

Open Enrollment Checklist

Questions to Ask About Your Out-of-Network Benefits for Therapy

Choosing the right insurance plan during Open Enrollment can make a big difference in how accessible therapy is for you. Use this checklist to guide your conversations with your insurance company or as you compare new plans.

Step 1: Confirm You Have Out-of-Network Benefits

- ☐ Does my plan include out-of-network coverage for **mental health/behavioral health services**?
- ☐ Is there a **separate deductible** for out-of-network care? If so, how much is it?

Step 2: Understand Reimbursement

- ☐ After I meet my deductible, what **percentage of therapy costs** will be reimbursed?
- ☐ What is the **“allowed amount”** my plan uses to calculate reimbursement for therapy sessions?
- ☐ Is there a **session limit** for mental health coverage each year?

Step 3: Clarify Costs

- ☐ What is my **annual out-of-network deductible**?
- ☐ Do out-of-network therapy costs also apply toward my **in-network deductible** or **out-of-pocket** maximum?
- ☐ Is there a maximum amount my plan will cover for mental health services per year?

Step 4: Make Using Benefits Easier

- ☐ Do I need to submit claims myself, or can I use a platform like **Mentaya** to do it for me?
- ☐ How long does it usually take for out-of-network claims to be processed and reimbursed?

Step 5: Compare During Open Enrollment

When reviewing new plans, look for ones that:

- ☐ Offer **reasonable out-of-network reimbursement rates** (ideally 60–80% after deductible).
- ☐ Have an **affordable deductible** for out-of-network services.
- ☐ Don't place unnecessary limits on therapy sessions.

Why This Matters

Specialized trauma therapy, such as **EMDR, IFS, and polyvagal-informed care**, often requires going out-of-network because these providers can be difficult to find on insurance panels. Choosing a plan with strong out-of-network benefits gives you the flexibility to invest in the care you truly need.



Pro Tip: Save time and stress by using **Mentaya** to submit claims and track reimbursement automatically.