Checking Telehealth Insurance Coverage

Wondering if your insurance plan covers video appointments? Here are 3 ways to find out:

OPTION 1
Call your insurance company

The most reliable way to verify your benefits, but can be time consuming. **Find tips below.**

OPTION 2
Check your benefits online

If you've created an online profile with your insurance provider, look up benefits.

OPTION 3
Ask your employer (if applicable)

Ask your HR department about your benefits. See if there is an EAP offered.

Tips for calling your insurance company:
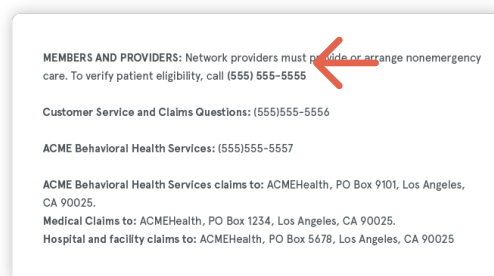
Best days to call:
Tuesday—Thursday

Best times to call:
Start or end of day

Must have:
Your insurance ID card

1. **Call the number** on the back of your insurance ID card

2. You will reach an electronic prompt; follow **Member Services and Check Coverage**. Instructions will vary depending on the insurance company

3. Before you can ask the representative any questions, be ready to recite your **full insurance ID** (the most prominent number on the card) and your **full name**, **date of birth**, and **home address** of the policy holder.

MEMBERS AND PROVIDERS: Network providers must provide or arrange nonemergency care. To verify patient eligibility, call **(555) 555-5555**

Customer Service and Claims Questions: (555)555-5556

ACME Behavioral Health Services: (555)555-5557

ACME Behavioral Health Services claims to: ACMEHealth, PO Box 9101, Los Angeles, CA 90025.
Medical Claims to: ACMEHealth, PO Box 1234, Los Angeles, CA 90025.
Hospital and facility claims to: ACMEHealth, PO Box 5678, Los Angeles, CA 90025

Sample ID card back

NOTE: If you're calling for someone else, you'll need to verify their demographics as well as yours. If the individual is over 18, they will need to authorize your access to their health information ahead of time. If you're calling for a minor, some insurance companies will only give info to the policy holder.

4. After verifying your identity, **confirm your network status** and **coverage of services provided through telehealth**. Specify the service code(s): 90791, 90834 will be through a secure video platform.

5. Before the end of the call, make sure to **write down all information you were given**, and ask for the **representative's name** and **reference number**.

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