## Nancy Panganamala, Psy.D. Licensed Clinical Psychologist

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## What To Ask Insurance Companies Regarding Your Benefits

Do I have mental health benefits?

If so:

What company manages my mental health benefits?

Is Dr. Nancy Panganamala (doctorate level clinical psychologist) listed as a provider on your plan?
If she is not on the panel:
Do I have out–of–network benefits for mental health? Yes No
What portion of the cost is covered?
Do I need authorization in order to begin treatment with Dr. Panganamala? $\Box$ Yes $\Box$ No
What is my:
Deductible? \$
Co-pay each visit? \$

Number of sessions per (calendar) year?