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**What To Ask Insurance Companies Regarding Your Benefits**

Do I have mental health benefits?

Yes  No

*If so:*

What company manages my mental health benefits?

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Is Dr. Nancy Panganamala (doctorate level clinical psychologist) listed as a provider on your plan?

Yes  No

*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?

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Do I need authorization in order to begin treatment with Dr. Panganamala?

Yes  No

What is my:

Deductible?

\$ \_\_\_\_\_

Co-pay each visit?

\$ \_\_\_\_\_

Number of sessions *per* (calendar) year?

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