



### **Questions You Should Ask About Your Insurance Benefits**

1. Does my plan offer coverage for substance use disorder treatment and/or behavioral health treatment?
2. What levels of care are covered?
3. Do I have a deductible?
4. What are my deductibles, co-payments and co-insurance for in-network providers?
5. Do I have out of network benefits? What are my out of network deductibles, co-insurance and co-payments?
6. Do you offer coordination of benefits if I'm insured by 2 or more insurance plans? Which is primary?
7. Do I have an annual limit for substance abuse and behavioral health benefits?
8. What is my maximum out of pocket cost?
9. How can I find an in-network provider?
10. Does my plan cover medication-assisted treatment and prescriptions?
11. What happens if I relapse? Will I be covered for a readmission?