

# OUT-OF-NETWORK INSURANCE BENEFITS

We work with clients insured by many insurance companies on an out-of-network basis. Our therapists' licenses, training, and education qualify for out-of-network reimbursement. This means that most insurance plans allowing members to go out-of-network for mental health services will reimburse you for some or all of our fees, according to the payments they allow.

This guide is provided to assist you with calling your insurance company to check on your out-of-network benefits. If you experience difficulties receiving the answers to any of these questions, let us know and we'd be happy to help. Each month, we will provide you an invoice or receipt for your session fees, often called a "Superbill". You will submit this invoice to your insurance company's claims address or their online portal to receive reimbursement directly to you.

**Call the number on the back of your card for "Member Services" and ask the following:**

- Do I have out-of-network outpatient mental health benefits? If they ask for more details, say it's for an office visit.
- Are there certain requirements to use out-of-network benefits?
- Is a referral required from my PCP?
- Do I have an out-of-network deductible? If yes, what is my out-of-network deductible and how much of my out-of-network deductible has been met so far?
- What is the start date my out-of-network policy is based on?
- Do my out-of-network benefits cover provisionally licensed or associate-level clinicians?
- Does my policy cover the following CPT codes: 90791 and 90837? How much is the insurance company's "usual and customary fee" and what percentage of these services do they cover?
- Is prior authorization required?
- Is there a session limit? If yes, what is the session limit and how many sessions do I have left?
- What is the claims mailing address (often different than what is on your card) or is there a way to submit claims online?
- At the end, make sure to get the name of the person with whom you spoke, date of phone call, and reference number for call.



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