

Out-of-Network Insurance Claim Guide

If you are using insurance but I am not an in-network provider, you may still be able to receive partial reimbursement by filing an out-of-network claim.

Step 1: Obtain a Superbill

A superbill is a detailed receipt that includes everything your insurance company needs to process a claim.

Your superbill will include: - Provider name, credentials, and contact information - Dates of service - CPT codes (procedure codes for therapy) - Diagnosis codes - Session type and length - Session fees

Tip: Request a superbill after your session. I will provide it promptly.

Step 2: Contact Your Insurance Provider

- Call the customer service number on your insurance card.
- Ask specifically about **out-of-network mental health benefits**.
- Confirm how to submit the claim (mail, email, or online portal).

Questions to ask your insurance provider: - What percentage of out-of-network therapy is covered? - Do I have a deductible that must be met first? - Are there limits on out-of-network sessions per year?

Step 3: Submit the Claim

- Complete any forms required by your insurance provider.
- Attach the superbill provided.
- Keep copies of all forms and documents for your records.

Step 4: Follow Up

- Confirm receipt of your claim with your insurance company.
- Ask for an **estimated reimbursement timeline**.
- Note the reference number and contact person in case of any issues.

Step 5: Receive Reimbursement

- Your insurance company will send reimbursement directly to you, based on your plan's **out-of-network coverage**.
- You are responsible for paying therapy fees at the time of service.

Tips for Success

- Submit claims promptly after each session.
- Keep all documentation organized for easy reference.
- Verify your out-of-network benefits **before starting therapy**.
- If reimbursement is denied, contact your insurance provider — sometimes additional documentation is required.

Important Note

- I provide the superbill, but it is **your responsibility to submit the claim** and follow up with your insurance provider.
- Out-of-network benefits vary by plan, so **reimbursement is not guaranteed**.

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