

SEEKING REIMBURSEMENT FROM INSURANCE COMPANIES

Many insurance plans allow members to see any provider a member chooses and will pay for some or all of the fees for these services. While my practice is in-network with some insurance companies, it is possible you may have an insurance plan that I am not in-network with. If your insurance plan does cover providers who are out-of-network, I can complete the required documentation so that some or all of your payments are reimbursed.

Protect Yourself and Do the Research

If you are considering using out-of-network benefits, it is wise to **first** contact your insurance company (you may call the phone number listed on your insurance ID card or look at the company website) and ask the following questions:

- Does my plan cover psychotherapy sessions?
- How many sessions does my plan cover in a year? How many sessions do I have left?
- Does my plan cover services to out-of-network mental health providers?
- What is the deductible I have to meet before coverage to an out-of-network provider kicks in? How much of my deductible has already been met?
- What is my copay or what percentage of treatment do I pay when seeing an out-of-network mental health provider? How much of that goes towards my deductible?
- Is there a maximum amount per session the insurance will cover for an out-of-network provider?
- How much time do I have to file a claim for out-of-network services?
- Do I need pre-authorization or a referral from my PCP to see a therapist?
- If I need pre-authorization, do I need to call or does my therapist?
- What is the process to get reimbursed for out-of-network services?

Please be very clear about the last question. Each insurance company will have a slightly different process and it is vital for me to know what information your company will need and what form your company uses so that you can be given the proper documentation for your claim.

Getting Reimbursed

Upon request, I will provide you with an invoice—called a "superbill"—each month. It contains all the information that most insurance companies require. If your insurance company requires that some other form be filled out, please have that form available for me to complete.

Once you have your documentation, you can provide it to the insurance company so that they may reimburse you for your payments. I will answer any questions you have about this process, and support you in getting your claims paid if you have problems.