

# **How to Use Out-of-Network Benefits for Mental Health Services**

## **Step 1: Contact Your Insurance Provider**

Call the member services number on the back of your insurance card and ask the following questions:

- Do I have out-of-network mental health coverage?
- What is my deductible, and how much of it has been met?
- What percentage of the session fee is reimbursed after the deductible is met?
- Is pre-authorization required for out-of-network mental health services?
- Are there any limits on the number of sessions per year?
- Do I need to submit a superbill or claim form?

Take notes or ask for a reference number for the call in case you need to follow up.

## **Step 2: Schedule Your Session**

Book an appointment with your therapist as usual. You will be responsible for paying the full session fee upfront.

## **Step 3: Obtain a Superbill**

After your session, we will provide a superbill (a detailed receipt with all required insurance information), which includes:

- Provider name and credentials
- Date of service
- CPT (service) codes
- Diagnosis code(s)
- Session fee paid
- Provider NPI and tax ID

Let us know if your insurance company requires any additional documentation.

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## Step 4: Submit Your Claim

Follow your insurance provider's instructions to submit your claim. This usually involves:

- Logging in to your member portal
- Uploading or mailing the superbill
- Completing an online or paper claim form

Keep a copy of everything you submit for your records.

## Step 5: Receive Reimbursement

If approved, your insurance provider will send the reimbursement directly to you, based on your plan's coverage and deductible status. Processing times can vary, so check your portal or follow up with your insurer if needed.

## Tips for Success

- Submit claims promptly to avoid delays.
- Track your deductible and remaining benefits through your insurance account.
- Consider using a service like Reimbursify or Better to simplify the claims process.

Let us know if you need help obtaining or completing a superbill--we're happy to assist!