

OUT OF NETWORK BILLING *Information Guide*



Everything you need to know to navigate OON billing and receive reimbursement for services rendered.

Welcome

I'm happy you're here

This guide explains how to check for OON benefits and submit claims

Some private insurance plans offer out-of-network benefits. They let subscribers see providers not contracted with their plan and receive some reimbursement, typically 40-60% of the cost.



You pay for services upfront, then submit a “superbill” through your insurance’s system, usually an online portal but sometimes by snail mail. The insurance company then reimburses you for the pre-designated portion.

AN IMPORTANT CLARIFICATION:

A superbill is a bill your provider generates for the services rendered. It requires a diagnosis that insurance providers recognize. In the case of mental health, there is a stringent requirement to receive a recognized mental health diagnosis, such as Major Depressive Disorder or Generalized Anxiety Disorder. This diagnosis may become part of your health record, so consider that before using out-of-network benefits. Some individuals may prefer to avoid having a mental health diagnosis in their health record. If so, using out-of-network benefits is not for you.

01

Check for Out-Of-Network Benefits

The easiest way is to call the member services number on the back of your card and speak with a customer service representative. You can also check your member information packet or online portal.

02

Call the Insurance Company to Verify and Establish the Process

When you call to verify your OON benefits, ask about the reimbursement process, the expected percentage, and how it relates to your deductible.

03

Run Your Numbers

Check what remains of your deductible, and estimate the upfront cost to avoid surprises. Make a budget to give yourself peace of mind as you invest in your mental health.

04

Ask Your Therapist to Create Superbills

These are easy to generate in our Electronic Health Record Systems. You can request them after every session or monthly. They are typically emailed to you through your client portal. Download them and upload them to your insurance provider's patient portal.

05

Enjoy Quality Care with Peace of Mind

Now that you know what to expect in terms of cost, focus your mindset on the investment in your healing journey. Congratulations on choosing you!

Why are services so expensive?

Mental health therapists face many hidden costs that other providers don't (like massage therapists, acupuncturists, or life coaches), and the low rates insurance companies offer don't support a reasonable standard of living for most therapists. We are responsible for licensure, liability insurance, continuing education requirements, and a cumbersome, challenging billing process. Not to mention the costs of having a brick-and-mortar location, like rent, utilities, business insurance, and so on.

How long does therapy last?

That really depends. Some people choose to do therapy for a short period, focusing intently on a specific area of their life for a few sessions, while others prefer a more general approach and enjoy a longer relationship with their therapist. For more targeted work, I tend to estimate 10-12 sessions.

Are you available for video calls?

I offer a wide range of services and enjoy offering my clients options for their sessions. While it can be beneficial to meet in person (we could all use more contact with people!), many of my clients enjoy a blended treatment plan that allows them to come in person and have sessions remotely via video or phone call.

What kind of therapy do you offer?

My therapeutic approach is a blend and is deeply personalized. I have a long history as a therapeutic client, as well as a strong background in offering treatment through a variety of modalities. Much of what I offer is customized to fit your needs, drawing on a wide variety of knowledge, intuition, and collaboration. Most of what I channel is talk therapy, blended with many techniques.

What if I don't like therapy with you?

That is no problem. I think the relationship with a therapist is much like dating; I am not everyone's cup of tea. I strongly encourage my clients to bring relationship concerns forward so we can address them in a healthy way, and ultimately I want my clients to choose what is best for them. My feelings won't be hurt, and I don't offer refunds.



Ready to get started ?

Feel free to email me or give me a call! I look forward to connecting with you!

(509) 656-6029