

## **Out-of-Network FAQ's**

### **How does payment work?**

You will pay for appointments at the time we meet. I will run the credit card on file at simple practice, and the cost per session is \$225. You can use your FSA/HSA card as well. Some people would prefer to pay monthly or work out another payment method; feel free to speak with me about alternatives.

### **How to I seek reimbursement with my out-of-network benefits?**

I will provide you with something called a “superbill” weekly or monthly, as you prefer. That document contains a number of important pieces of information including my license number and billing information, the “CPT” code (procedure code) and a diagnosis code. I have included a sample superbill with this email so that you can see what it looks like. Your insurance company will have an email, portal, fax or mail address where you can submit the superbill. They will process the claim and then reimburse you a portion of my fee.

### **How much will I get back from my insurance company?**

I would recommend that you call and confirm your benefits with your insurance company. To do so, you'll want to call and ask them the following questions:

- 1) What is my deductible for out-network care? How much of that I have I already met? (It might be significant if you've already had health care needs this year).
- 2) Is there an “allowable amount” for behavioral health care? Specifically, what is the allowable amount for the CPT code 90837? (This is the code that the insurance company uses to signify therapy. If this code is not covered, let me know and there is an alternative we can use.)
- 3) What is my coinsurance percentage? OR, What percentage of that fee will I be reimbursed?

These three questions will allow you to calculate how much you will get back from the insurance company. If you are still unsure after speaking with member services, please let me know. We can look at the information you have together and figure out what your reimbursement rate should be.

### **What if this still feels confusing?**

That's okay- It is confusing! Please ask me as many questions as you need to. There are also a few websites and apps you can use to streamline this for you, if submitting the superbill seems challenging. Reimursify is one such app. It will take a small fee and process the claim with your insurance company on your behalf.

### **What if I end up getting less money back than I anticipated?**

If you call the insurance company and ask the questions above, you should know exactly what you are getting back. However, if there is a discrepancy or a financial hardship with paying upfront, please let me know. We can discuss whether there are any other options for you, or if you would prefer a referral to an in-network provider.