

Submitting Superbills

USING SUPERBILLS FOR INSURANCE REIMBURSEMENT

What is a superbill?

- A superbill is a form completed by medical practitioners that allows patients to be reimbursed directly from their health insurance companies.
- A superbill does not guarantee that an insurance provider will pay for the services provided. Each insurance plan is different, and it is your responsibility to contact your insurance provider and find out exactly what will be covered.

Sending in your superbill for reimbursement

- To ask your insurance company to reimburse you for services you received from Dr. Knapp, you will need to mail (or submit online, depending on the company) your insurance company the following:
 - The superbill you received from Dr. Knapp, and
 - A photocopy of your insurance ID card, front and back.
- Keep a photocopy of all the documents you send in for your records.

Why does my doctor not bill my insurance company for me?

- Dr. Knapp does not contract with any insurance companies and is thus considered an out-of-network provider, meaning that she does not work directly with insurance companies.
- Many health care professionals do not work directly with insurance companies, choosing instead to work as out-of-network providers. This ensures that your doctor makes medical decisions that are purely based on professional expertise and not on health insurance policies.

How do I find out what my insurance company will reimburse for an out-of-network provider?

- Call the customer service phone number listed on your insurance card.
- Ask, "I want to work with an out-of-network doctor, how much will you reimburse me?"
- Ask, "What is the best way to submit my claim for reimbursement with a superbill?"
- Be sure that your insurance plan benefits are clear to you - what should your health plan cover? What health services count toward your deductible?

Release Authorization

Be aware that should you choose to submit a superbill, you are releasing medical information that is protected by law. This means you are waiving some of your rights to privacy and confidentiality. It is standard for your insurance company to keep a record of your diagnoses stated on the superbill as part of your permanent medical file.

