



## **10. Out of Network Insurance Information Guide**

We are so honored that you are trusting us with your mental health care. If you are reading this, then you probably have asked your clinician about using insurance as a part of your care. Our practice doesn't collaborate with insurance companies, but you still might be able to use your insurance benefits.

If you are wanting to see if you can use your insurance benefits, the first step is to understand your options. We recommend you call the number on the back of your insurance card and ask about your mental health benefits. Questions to ask include...

- Do I have out-of-network mental health benefits?
- Is there a deductible I need to hit before these benefits kick in?
- What is my payment responsibility before and after I reach my deductible?

Is there a limit to how many sessions I can attend, length of session time, or style of session (couples, family, zoom, etc.)?

What do I need to provide in order to get reimbursement for these services?

If your insurance does provide out-of-network mental health benefits, then let your clinician know what requirements are needed in order for you to get reimbursement. We provide superbills to any client who requests one. A superbill is like a fancy receipt that you send to insurance so that they know what type of treatment you are receiving. You are responsible for paying for session costs at the time of session and then your insurance will reimburse you based off your plan.

It is very important to find an amount that you can budget for therapy. We recommend being able to support this amount on a weekly basis for at least six months. Insurance can take a few weeks to reimburse out-of-network sessions so this should not be relied on for rapid financial needs. Be up front with potential therapists about your budget, some can offer sliding scale spots if your budget falls under their current rate.

We are also able to use HSA (Health Savings Account) benefit cards. A health savings account allows you to put money aside tax free to use for medical costs. Just give your clinician the HSA account number and we can charge it for sessions. Your clinician will ask for an extra credit card on file in case your HSA account reaches its limit.