

# Out-of-Network Benefits Made Simple

When you see a doctor or healthcare provider listed by your insurance, it's an in-network visit. Out-of-network (OON) providers are those not on this list. *I'm considered an OON provider because I'm not on any insurance plans.*

Some plans only cover in-network services, while others cover both. Every plan varies.\*

Contrary to common belief, out-of-network services are often partially covered, usually around 50-80%, once you've met your deductible.\*

If your plan has limited in-network options, you might consider out-of-network care, especially for specialized services like therapy.

Superbills are detailed documents therapists or providers give to insurance. They include diagnosis and procedure codes, necessary for insurance reimbursement. Unlike regular receipts, insurance companies use superbills to pay patients not providers. In other words, you will continue to pay your therapist's rate and your insurance company will reimburse **YOU**.

Once insurers receive a claim, they decide whether to reimburse it fully, partially, or not at all.

## So now what?

You have two choices:

1. You can request a superbill from me and then submit them yourself through your insurance portal *at no cost*.
2. Alternatively, you can use a reimbursement service like Mentaya\*\*. They handle the submission and reimbursement process for you *for a service fee of 5% per claim* (this comes out to be roughly \$5 per claim).

To read more about how Mentaya works, please visit:  
<https://www.mentaya.com/patients>

\*Call the number on the back of your insurance card to determine your OON benefits and deductible amount.

\*\*I am not affiliated with Mentaya nor do I receive payment for referring clients.