



Step-by-Step Guide to Out-of-Network Benefits

1. Check Your Out-of-Network Benefits

- These details are usually found in your Summary of Benefits, member information packet, or on your insurance company's website. Look for these terms:
 - **Out-of-Network Deductible:** The amount you must pay before you can be reimbursed. For example, if your deductible is \$1,000 and your insurance covers 100% after that, you'll need to pay \$1,000 out of pocket first. If you spend \$1,500 on therapy, you'll pay \$1,000 out of pocket, and a portion of the remaining \$500 will be reimbursed after you submit your claim. Deductibles reset annually, and all out-of-pocket health expenses contribute to meeting it.
 - **Coinsurance:** The percentage of the service fee you are responsible for. For instance, if your therapist charges \$200 per session and your coinsurance is 25%, you'll pay \$50. However, you'll need to pay the full \$200 upfront and get reimbursed \$150 after meeting your deductible and submitting a claim. Note that some insurance companies set an "allowed amount" for session fees, capping the reimbursement.

2. Call Your Insurance Company to Verify Your Benefits

- Contact your insurance company's member services line (found on the back of your insurance card or online) to confirm your benefits. Ask these questions:
 - How much of my deductible has been met this year?
 - What is my out-of-network deductible for outpatient mental health?
 - What is my out-of-network coinsurance for outpatient mental health?
 - Do I need a referral from an in-network provider to see someone out-of-network?
 - How do I submit claim forms for reimbursement?

3. Ask Your Therapist for a Superbill

- When choosing a therapist, inquire if they can submit claims to your insurance company. Typically, clients submit claims themselves. Your therapist will provide a Superbill, detailing your sessions and total fees, which you send to your insurance company monthly.

4. Receive Out-of-Network Reimbursement

- Pay your therapist the full session fee at the time of service. Depending on your plan, your insurance company will reimburse a portion of the cost. Apps like [Reimbursify](#) or [Mentaya](#) can simplify the reimbursement process.