Your Guide To Using Your Out Of Network Insurance Benefits

Christine Knorr Psychotherapy Associates is pleased to offer this resource to guide you in accessing your out of network insurance benefits.

You may be able to use your out of network insurance benefit to help pay for therapy. When you use your out of network benefits, your insurance company reimburses you for a portion of what you paid. It works like this:

1. You pay for your session. Our fee is $200 per session. We accept credit cards, HSA /FSA (health savings account/flexible spending account), cash, or check.
2. After every session, we will email you a document called a Superbill. The Superbill is your receipt for payment. It also contains all of the information your insurance company will need to reimburse you.
3. Submit the Superbill to your insurance. You can usually fax or email them. You can submit them weekly or monthly.
4. Your insurance company will send a check directly to you. The amount you receive depends on your plan.

To inquire about your benefits:

1. Call the number on the back of your insurance card. Use the menu prompts to connect to a representative or to a recording that can give you information about your benefits. Specifically, you will be asking about your benefits for outpatient mental health or outpatient behavioral health. You will be asked to enter or say your Member ID number and other identifying information. The representative may ask you about what CPT code or service code we use. We use 90834 for all individual and family therapy sessions. For group therapy, we use 90853.
2. Ask (or listen for) the following information:
    - Do I have out of network benefits for outpatient mental health/behavioral health?
    - Do I have a deductible I need to meet before insurance will reimburse me? If so, how close am I to meeting the deductible? Do I have to pay out

of pocket until I meet my deductible, regardless of whether the provider is in network or out of network?
- What is my co-insurance for out of network outpatient mental health/behavioral health?
- How much will insurance reimburse me when I use my out of network benefits for outpatient mental health/behavioral health?
- How do I submit Superbills to insurance? Is there a fax number or email address I can send them to? How often can I submit them? Is there a deadline to submit them?
- Is there a limit to how many sessions are covered under my out of network benefits?

That's it! Many people find that using their out of network benefits is a simple process that makes therapy more accessible.

If you have any questions or need assistance, please feel free to call us at 845-505-1119.