Understanding & Using a Superbill for Insurance Reimbursement

A superbill is a detailed invoice provided by your healthcare provider that you can submit to your insurance company for potential reimbursement. It is not a guarantee of payment, but it allows you to seek reimbursement for out-of-network services.

What is a Superbill? A superbill is a document that includes essential details about the services you received, including payment you have made.

Step-by-Step Guide to Get Reimbursed

Step 1: Check Your Insurance Policy

- Call your insurance provider and ask if they reimburse for **out-of-network services**.
- Ask if you need pre-authorization or a referral before submitting a claim.
- Find out if there is a deductible you must meet before reimbursement is processed.
- Typical codes that will be used- 90791 (first appointment), 90834 (most common), and 90837.

Step 2: Obtain a Superbill

- Request a superbill from your healthcare provider after your visit.
- Ensure all required information is included.

Step 3: Complete Your Insurance Claim Form

- Most insurance companies require a claim form to be submitted along with the superbill.
- You can find this form on your insurance provider's website or request it by phone.

Step 4: Submit Your Superbill & Claim Form

- Submit the superbill and claim form through your insurance company's preferred method:
    - Online through their member portal
    - By mail (check their mailing address for claims processing)
    - By fax (if accepted by your insurance provider)

Step 5: Track Your Claim

- Log in to your insurance company's online portal to check the status.
- Call customer service if you have questions or if processing takes longer than expected.
- Keep copies of all documents submitted for your records.

Additional Tips for Success

✔ Keep a record of all communication with your insurance company.
✔ Follow up if you do not receive an update within 30 days.
✔ Appeal if your claim is denied—sometimes, resubmitting with additional information can lead to approval.

Using a superbill for reimbursement can help you recover some healthcare expenses. *If you need further guidance, contact your insurance provider for details specific to your plan.*