



Out-of-Network Benefits for Mental Health Therapy

Why It Matters & How to Seek Reimbursement from Your Insurance Company

Why Consider Out-of-Network Therapy?

Many clients assume that seeing an in-network therapist is the only affordable option, but that is not always the case. If your therapist is considered "out-of-network," you may still be eligible for partial reimbursement through your insurance plan.

Benefits of Using Out-of-Network (OON) Coverage:

- **Access to Specialized Care:** Out-of-network therapists may offer unique expertise, such as trauma-informed or evidence-based care that is not always available in-network.
 - **Freedom of Choice:** Choose a therapist who truly fits your needs rather than being limited by an insurance directory.
 - **Increased Privacy:** Out-of-network providers often limit the amount of clinical information shared with insurers.
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How to Seek Reimbursement from Your Insurance Company

1. Verify Your Benefits

- *****disclaimer:** if going out of network you will be responsible for billing your insurance company.
- Call the number on the back of your insurance card and ask:
 - "Do I have out-of-network benefits for mental health therapy?"
 - "What is my deductible, and how much has been met?"
 - "What is the reimbursement rate for CPT codes 90791 and 90837?"

- “Is pre-authorization required?”
 - “How do I submit a claim for reimbursement?”
2. **Ask About a “Gap Exception”**
 - If you are having difficulty finding an in-network provider with availability or the right specialty, ask:
 - “Can I request a **Gap in Coverage Exception** to see an out-of-network therapist at in-network rates?”
 - If approved, this temporarily allows you to be reimbursed at higher rates for out-of-network care due to the lack of adequate providers in-network.
 - *****disclaimer: we do not take single case agreements**
 3. **Pull a Superbill from the Electronic Medical Record (ask how)**
 - This is a detailed receipt with all the necessary information (diagnosis code, session type, dates, fees) to file a claim.
 4. **Submit the Claim**
 - Log into your insurance portal or mail a claim form along with your superbill.
 5. **Receive Reimbursement**
 - Your insurance provider will send you a reimbursement check based on your plan’s out-of-network rate.

Tips for Success

- Keep detailed records of your submissions and communications.
- Appeal denied claims; you may still be approved.
- Use tools like Reimbursify or Mentaya to simplify the process.

Out-of-network therapy can be more accessible than you think, and your mental health is worth the investment.