



Navigating Out-of-Network Benefits:

If you would like to begin or continue care with me and I am not in-network with your insurance provider, my discounted cash-pay rate is \$150 per 55-minute session. You will be responsible for paying this at the time of your appointment. Depending on your specific insurance plan, your coverage may include “out-of-network benefits” which could reimburse you for a portion of our session fee. Please see below for information about navigating out-of-network benefits:

How do I figure out if I have out-of-network benefits?

You can either call your insurance company at the number listed on the back of your card, discuss with your HR Department, or review your Benefits Booklet.

Keep an eye out for these terms:

“Out-of-network deductible” is the amount of money you pay *before* you are eligible for reimbursement. Deductibles reset annually (generally on the calendar year) and any health expense you pay out of pocket contributes to meeting it.

Example: If your out-of-network deductible is \$1,000, you will pay the full fee of \$150 for six sessions until your insurance begins to reimburse you starting with the seventh session.

“Coinsurance” is the percentage of the session fee that you’re ultimately responsible for paying and will not be reimbursed for even once your deductible is met.

Example: If your coinsurance is 40% and the session fee is \$150, you’ll pay \$150 per session up front and be reimbursed for \$90/session which is 60% of the session fee once your deductible has been paid. In this example you are ultimately responsible for paying \$60/session which is 40% of the session fee.

Questions to ask:

- 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 claims for reimbursement?

If I do have out-of-network benefits how do we proceed?

You will be responsible for the full cash-pay rate at time of service (\$150/session) and you will be responsible to submit claims to your insurer so that you are reimbursed according to your benefits. I will provide the necessary documents (known as “superbills”) every month. You can submit the superbills to your insurance provider and they will reimburse you directly based on your benefits.

Please let me know if you have any questions!