



How to File an Insurance Claim for Reimbursement of Therapy Services

As a licensed professional counselor (LPC), I do not accept insurance directly, but many insurance plans provide out-of-network benefits that allow you to seek reimbursement for services provided. If you'd like to submit a claim to your insurance company for reimbursement, please follow the steps outlined below:

Step 1: Verify Your Out-of-Network Benefits

Before submitting a claim, it's a good idea to contact your insurance company to verify whether you have out-of-network mental health benefits. You can call the customer service number on the back of your insurance card or access their website to inquire about:

- The coverage for out-of-network therapy services
- The reimbursement rates (how much they will pay)
- Any deductibles or co-pays you must meet
- The process for submitting claims

It's helpful to confirm whether they require a "superbill" (a detailed receipt of your services) or any specific forms for claims.

Step 2: Obtain a Superbill

A **superbill** is a detailed receipt that includes all the necessary information for your insurance company to process your claim. I will provide you with a superbill that includes the following details:

- Your name and contact information
- My name, credentials (LPC), and business contact information
- The dates and length of your therapy sessions
- A description of the services provided (e.g., individual therapy, psychotherapy)
- The billing codes (CPT codes) for the services rendered
- The total amount paid for each session

I will provide this document to you at the end of each session or upon request.

Step 3: Complete the Insurance Claim Form



Once you have your superbill, you may need to complete an insurance claim form. This form can usually be found on your insurance company's website or by calling their customer service line. Commonly requested information includes:

- Your personal details (name, date of birth, policy number, etc.)
- A list of the dates you attended therapy
- The total amount paid (as listed on your superbill)
- Your therapist's contact and credential information

Some insurance companies may allow you to submit claims electronically through their website or app, while others may require a paper submission.

Step 4: Submit Your Claim

Once your claim form is completed, submit it to your insurance company. You may submit the claim by:

- Uploading the completed form and superbill via the insurance company's online portal
- Mailing the form and superbill to the address provided by your insurer
- Faxing the form to the insurance company's claims department (if they provide a fax number)

Be sure to keep copies of everything you submit for your records.

Step 5: Follow Up

After submitting the claim, it may take a few weeks for your insurance company to process it. You may receive:

- An Explanation of Benefits (EOB), which shows how much they will reimburse you and any balance you may owe
- A reimbursement check sent directly to you, or a deposit into your bank account

If you don't hear back within the expected timeframe or if you have any questions about your claim status, follow up with your insurance company. It's important to track the status of your claim and address any issues promptly.

Step 6: Review Your Reimbursement

Once you receive the reimbursement, review the amount to ensure that it matches your expectations and that you have been reimbursed according to your plan's out-of-network benefits. If you feel there has been an error or if the amount is lower than expected, you can appeal the decision by contacting your insurance provider.

Additional Tips:



- **Documentation:** Keep a copy of your superbill and all communication with your insurance company.
- **Appealing a Claim:** If your claim is denied, you can often appeal the decision. The insurance company will provide instructions on how to submit an appeal, which may involve providing additional documentation or evidence.
- **Out-of-Pocket Costs:** Be aware of your insurance plan's deductible, co-insurance, or any other out-of-pocket costs that may apply. This will affect how much reimbursement you ultimately receive.

Note:

Reimbursement is not guaranteed and depends on your individual insurance plan and coverage. I encourage you to check with your insurance provider before each therapy session to understand your benefits, so you know what to expect.

If you have any questions or need assistance with any of the steps, feel free to reach out to me!

