



Out-of-Network Therapy: Find Out What Your Insurance Covers

Call the number on the back of your insurance card and ask the following questions:

- Does my insurance plan provide reimbursements for out-of-network psychotherapy providers?
- What is my deductible for seeing out-of-network therapists?
- What percentage of the allowable amount is reimbursed? What is the allowable amount?
- Where can I find the claim form online? Can I submit my claim online? If not, what is the mailing address where I mail my claim forms?

Please note: Botaitis Therapy Group cannot guarantee reimbursement from your insurance provider.



Insurance for Out-of-Network Therapy: Submit Your Claims

Online:

- Scan and save your superbill provided by your therapist to your computer under a folder just for your superbills. Save the file with the date of service and name or initials of your therapist. (e.g. Your Initials_Botaitis Therapy Group_1.22.23.pdf).

- Go to your insurance company's website to the link provided when you spoke to their customer service representative. Be sure to bookmark this webpage for the future.

- Follow instructions for filling out the form and be sure to attach your scanned superbill(s). Submit.

Please note: Botaitis Therapy Group cannot guarantee reimbursement from your insurance provider.



Insurance for Out-of-Network Therapy: Submit Your Claims

By Mail:

- Copy your superbill(s) or scan and save your superbill(s) provided by your therapist to your computer under a folder just for your superbills. Save the file with the date of service and name or initials of your therapist. (e.g. Your Initials_Botaitis Therapy Group_1.22.23.pdf) or keep nearby in a physical folder for quick access.

- Go to your insurance company's website to the link provided when you spoke to their customer service representative. Be sure to bookmark this webpage for the future. Print out a copy of the claims form.

- Follow instructions for filling out the form and be sure to attach your superbill(s) in the envelope. Mail to the address provided on the form (or given to you during your initial call to your insurance company).

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Insurance for Out-of-Network Therapy: Helpful Tips

- ☑ Make a copy of your superbill or scan to your computer for your records. Make note in the file or folder name if the superbill has been submitted.
- ☑ Double check your records by logging into your account online! When you receive a check from your insurance company, make sure it is for the amount expected. You can save the check stub with the copies of the superbill/claim forms for reference.
- ☑ If you have the option, submit your claim forms electronically so you can easily track them. Even if you submit via mail, you can still log into your account online to check on claims and see if they have been processed. Schedule a time in your calendar about 3-4 weeks after you submit the claim to check on it (if a refund has not arrived). Call your insurance provider if you have questions or concerns.



Glossary of Terms

Deductible: The amount you pay for covered health care services before your insurance plan starts to pay. For example, with a \$2,000 deductible you pay the first \$2,000 of covered services yourself.

Claim: A form used as a request for payment that you or your health care provider submits to your health insurance company when you receive services you think are covered. In this case, you will submit the claim to your insurance provider.

Superbill: A superbill is an itemized form, used by therapists and healthcare providers in the United States, which details services provided to a patient. It is submitted with a healthcare claim—in this case by you (the client)—in order for clients to receive reimbursement, or partial reimbursement, for therapy services.