

Superbill

If you have an insurance plan with out-of-network benefits, you can use those. How that would work is... You will be responsible for paying the fee for the session at the time of service, and then I will give you a Superbill once a month. You will submit that to your insurance, and they will reimburse you once you have met your deductible. I encourage you to call your insurance company to get clear on your benefits (i.e., how much they will cover and how much your deductible is).

In addition, I would like to make sure you are an informed consumer. If you use your insurance, I am required to give you a mental health diagnosis. However, not all reasons people go to therapy indicate a diagnosis. The diagnosis will go on your medical record. This is something that can negatively affect you in the future if you go through a divorce, child custody battle, or have a high-profile job that requires higher clearance (i.e., pilot, law enforcement, FBI, etc.).

Below is an example of what you might expect to be reimbursed by your Insurance Company:

Therapy Session Fee:

\$225

Max Amount Reimbursed (determined by Ins. Co.) for a Therapy Session:

\$100

Coinsurance (determined by Ins. Co.):

40%

(This means that are responsible for paying \$40 of the \$100 Reimbursement Amount.)

** IF YOU HAVE MET YOUR DEDUCTIBLE FOR THE YEAR, YOU ARE ELIGIBLE TO BE REIMBURSED. **

Amount your Ins. Co. will reimburse you:

\$60 (\$100 - \$40)

Essentially, your out-of-pocket cost for each Therapy Session is \$165 (\$225 - \$60).