

INSURANCE 101

Untangling Confusing Insurance Vocabulary

Figuring out your insurance coverage can be such a pain in the rumpus! My hope is that this resource will help you navigate and better understand insurance language so that you can receive the best care possible. The information below is a compilation of common questions clients ask when they are trying to find a provider that accepts their insurance.

I hope this is helpful to you in your search for the services you seek, and that you will feel stronger in asking the questions you have and getting your insurance to work for you! Hang in there, because figuring out the intricacies of your specific insurance plan and coverage is exhausting for everyone.

What does it mean to **pay out of pocket?**

Paying out of pocket is a fancy way of saying you will be paying for services with your personal money, and you will not be reimbursed (paid back) for what you have spent.

What is a **deductible?**

This is the amount of money you will have to pay towards medical expenses out of pocket BEFORE insurance will cover sessions, operations, physical therapy, etc.

If you have not 'met your deductible,' meaning, if you have not paid your full deductible, then you will be paying out of pocket for whatever services you receive. For instance, my insurance plan has a \$5000 deductible. Whether I use my insurance or not, I will be paying out of pocket for all services until I have spent \$5000 of my own money.

If you have a high deductible, I would highly advise you to pick a clinician on a right fit (See my How to Find a Therapist Handout) rather than on insurance coverage.

 Be sure to ask about your Mental Health Deductible when you call your insurance to understand your coverage. With most insurance companies, your Mental Health is seen as separate from your physical health.

What is a **co-pay?**

After you have paid your deductible, you may receive coverage. Your co-pay is the amount you are still responsible for, even when your insurance is covering your services. For example: if your insurance plan covers mental health counseling at 80% and a session of therapy is \$100, then you will be responsible for paying \$20 for each session and your therapist will contact your insurance to be paid for the rest of your session amount.

 Note: This is only if the practitioner accepts your insurance!!!

What does it mean if a practitioner is **In-Network?**

This is the same thing as a practitioner saying that they 'accept your insurance.' Basically, to be able to be in-network, a clinician has to apply to the insurance company and be accepted to the insurance's panel of practitioners that they will reimburse for their services.

This does not, however, guarantee insurance coverage for the services you receive. Insurance likes to do all that they can to weasel out of providing coverage! Even if a clinician accepts your insurance, your insurance company can dictate how many sessions they will cover.

 When insurance is providing coverage for your therapy sessions, that insurance company has rights to your therapy records. This means that you cannot keep your therapy work confidential.

What does it mean if a clinician is **Out-of-Network?**

This means that your clinician has not been added to your insurance panel. You can still seek reimbursement for their services, though. You will be expected to pay the full session amount to your therapist and then contact your insurance to get reimbursed. To do this, your therapist will give you a Super Bill that you will send into your insurance company.

What is a **Super Bill?**

This is a receipt from your clinician that will contain all the information that your insurance company will need (clinician license number, diagnostic codes, contact info, etc.) in order to decide if they will send you money, reimbursing you for the sessions you paid out-of-pocket.

You should call your insurance and ask them for the address where you should send your Super Bill, so that it will not get lost amongst all the other paperwork that the insurance companies receive.