

## integrative psychotherapy & wellness

# NAVIGATING OUT-OF-NETWORK (OON) BENEFITS

If you haven't already, it may be helpful to see if you have any out-of-network (OON) benefits with your insurance plan. Integrative Psychotherapy and Wellness can provide monthly superbills (itemized receipts) that may be submitted to your insurance provider for service reimbursement should you have OON coverage. The following are some helpful questions to call and ask your provider prior to beginning services.

- Does my plan offer any out-of-network benefits for outpatient mental health services?
- If yes, do I have a deductible? And if so, how much of it has already been met?
- How much will I be reimbursed per visit (i.e. 70% of the cost of services) AND what rates are considered "UCR" for my area? (Usual, Customary, Reasonable)? \*\*Insurance providers reimburse based on what they say a reasonable fee should be, not the one your therapist sets.
- Frequently used billing codes include: 90834 for 45-50 minute individual sessions, 90791 for intakes, and 90853 for groups
- Does reimbursement vary depending on licensure?
- IPW clinicians are Licensed Clinical Social Workers (LCSW)
- Are there any limitations on the number of sessions my plan covers for mental health care?
- Do I need prior approval or a referral in order to receive reimbursement for out-of-network mental health care?

An excellent resource to look up UCRs is [Fair Health Consumer](#). \*If your insurance provider refuses to tell you what range they deem to be UCR for outpatient mental health services, you can simply state that you've used Fair Health Consumer to look up the Typical Provider Charge for outpatient psychotherapy in your area, and that amount is \$\_\_\_\_\_ (whatever you discovered using Fair Health Consumer). You may then ask them if the figure provided using Fair Health Consumer is also what they use to determine reimbursement. And, if they do not use Fair Health Consumer, how do they determine their rates and why not use this outstanding resource?

Should you still find it difficult to navigate your OON benefits or have additional questions, don't hesitate to contact our office for further support.

Note: Integrative Psychotherapy and Wellness LLC creates rates using a multitude of factors, including clinician education and training, years in practice, and current cost of living.