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## **Navigating Out-of-Network Insurance Benefits**

1. Call your insurance company and ask a representative if your plan covers out-of-network benefits for outpatient mental health.
  - a. If you are told that you don't have out-of-network benefits there are no further questions to ask.
  - b. If you do have out-of-network benefits, ask the following questions:
    - i. Am I on a calendar year plan?
      1. This means that your plan begins on January 1st and ends December 31st. If you are not on a calendar year plan, ask when your plan begins and ends.
    - ii. What is my out of network deductible?
      1. The deductible is paid in full by you before your insurance company starts reimbursements. It is not carried over at the end of the year.
    - iii. How much of my out-of-network deductible have I met so far this year?
    - iv. What is my coinsurance?
      1. Coinsurance refers to what the insurance company will pay per session (after the deductible is met), and is given in a percentage.
      2. For example if your coinsurance is 80/20, that means the insurance company reimburses you 80% of the session fee and your final out of pocket expense is 20%.
    - v. What is the "allowable amount" (in dollars) for both individual therapy, ICP code 90837, and for family therapy, ICP code 90847?
      1. The "allowable amount" refers to the fee that your insurance plan will cover per session. This amount is determined by your insurance company, and is not based on what your individual therapist charges.
      2. For example, if your insurance company "allows" \$100, and the coinsurance is 80/20, that means after your deductible is met, they will pay \$80. You will be responsible for paying the difference between the actual fee charged by your therapist and what your

insurance company considers allowable. If your therapist charges \$200 per session, your insurance company will only reimburse what they “allow”, which is \$80, not 80% of \$200.

- vi. I recommend that you ask for a reference number and the name of the representative on the call. Write down all the information that you are given for your records. Occasionally, people are given incorrect information and keeping a record of the information is helpful if you need to dispute a claim.
2. If you don't want to submit claims on your own there are Apps and Websites that people use to submit superbills: [Reimbursify.com](https://www.Reimbursify.com), [thesuperbill.com](https://www.thesuperbill.com).