



Network Gap Exception Information

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****This is for informational purposes and not meant to represent legal advice.****

Even if you don't have out-of-network insurance benefits, you may potentially receive in-network rate reimbursement for your therapy fees through a network gap exception, also known as a network deficiency. If your insurance company does not have neurodivergent affirming therapist available to you, you may want to explore your reimbursement options through your insurance company's Network Utilization or Member Ombuds Departments.

GENERAL INFORMATION AND BASIC PROCEDURE

- <https://www.verywellhealth.com/network-gap-exception-what-it-is-how-it-works-1738418>
- <https://www.verywellhealth.com/get-in-network-rates-out-of-network-1739069>
- <https://www.providersbilling.com/post/when-to-apply-for-a-gap-exception-for-your-patients>
- <https://www.thesuperbill.com/blog/how-to-get-an-out-of-network-exception-gap-exception-for-health-insurance>

ACCESS TO CARE STANDARDS

- https://www.calbhbc.org/uploads/5/8/5/3/58536227/sb_855_-_fact_sheet_and_background_info.pdf
- <https://www.dmhc.ca.gov/HealthCareinCalifornia/GettheBestCare/BehavioralHealthCare.aspx>
- <https://www.law.cornell.edu/regulations/california/title-10/chapter-5/subchapter-2/article-6>

INSURANCE COMPANY AND STATE APPEAL PROCESS

The California Department of Insurance helps with employer provided commercial insurance.

- Filing complaint for commercial insurance providers:
<https://www.insurance.ca.gov/01-consumers/110-health/30-have/prob-with-pol.cfm>
- Information on Health Insurer Provider Network Adequacy Waivers:
<https://www.insurance.ca.gov/01-consumers/110-health/10-basics/Provider-Network-Adequacy-Waivers.cfm>

The California Department of Managed Care helps with the Affordable Care Act's California Health Benefit Exchange (Covered California).

- Filing grievance for Covered California insurance providers:
<https://www.dmhc.ca.gov/DataResearch/IndependentMedicalReviewandComplaintReports.aspx>
- Covered California rights to continuity of care:
<https://www.dmhc.ca.gov/HealthCareinCalifornia/YourHealthCareRights/ContinuityofCare.aspx>

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