



Out-of-Network Insurance Benefits Worksheet

This worksheet is designed to help you get the information you need from your insurance company to assist you with filing an out-of-network (OON) claim for reimbursement using a superbill or network gap exception.

What is a superbill?

A superbill is a monthly invoice provided by a therapist to the client. This includes information about the therapy services provided, including diagnosis. A client pays the therapist directly for services and then submits the superbill to their insurance company for reimbursement.

What is a network gap exception?

In California, if medically appropriate care cannot be provided in-network, then insurance companies are tasked with providing access and partial reimbursement for OON care via a network gap exception. Here is a website that explains this further <https://www.verywellhealth.com/network-gap-exception-what-it-is-how-it-works-1738418>. When talking with your insurance company, it may be important to state that in-network therapists rarely have specializations in the neurodivergent affirming therapy you are seeking.

How do I get reimbursed by my insurance company?

It is very important to contact your insurance company **BEFORE** starting therapy to make certain that your sessions will be reimbursed. Some insurance companies have restrictions around their OON benefits. This worksheet will help you to collect the information you need from your insurance company to determine if your therapy sessions will be reimbursed.

Provider Information Often Requested by Insurance Companies

Type of Contract: Out-of-Network provider

Type of Provider: LMFT (Licensed Marriage and Family Therapist); Riley J. Morgan, LMFT 139543

Type of Service: See CPT code numbers provided on the second page of this document

Address of Service: Online Psychotherapy (Headquartered in San Francisco, CA 94115)

Provider NPI Number: 1437758349

Questions to Ask Your Insurance Company

1. Do I have out-of-network benefits or, if there is lack of clinicians available in network who can address my concerns, what is your network gap exception policy?

- Yes
- No***

*** If they answered, no to the out-of-network question. This means you do not have OON benefits and will have to explore the insurance company's network gap exception policy. See the website link provided above for information on network gap exceptions.

2. Do my out-of-network benefits cover routine outpatient mental health services (also known as behavioral health)?

- Yes
- No

3. Will online video conference therapy be covered if I use my OON benefits? The Place of Service (POS) code for where services are rendered is number 10 (Telehealth Provided in Patient’s Home).

- Yes***
- No (NOTE: If online video conference therapy is not covered, then none of your therapy fees will be covered by your insurance as all therapy will be conducted this way.)

***** If yes, does my provider have to use a special online video platform for me to obtain reimbursement?**

- Yes (NOTE: I use the Simple Practice telehealth platform. If another platform is required by your insurance, then none of your therapy fees will be covered.)
- No

Additional notes: _____

4. My therapist uses the following CPT codes; can you tell me which of these are covered?

*** If prior authorization or session notes are required, please get details as insurance companies may want your session notes (especially CPT Code 90837) or for you to call for prior authorization for the reimbursement claim to be accepted and processed.

CPT Code	Check Here If Covered	Check Here If <u>Not</u> Covered	***Indicate Whether CPT Code Requires Prior Authorization (PA) or Session Notes (SN) or Both
90791 - Diagnostic evaluation			
90837 - Psychotherapy, 53+ min			
90834 - Psychotherapy, 45 min			
90839 - Crisis psychotherapy, 60 min			
90840 - Crisis psychotherapy add-on, 30 min			

Details about prior authorization/session notes requirements: _____

5. Do I have a deductible? (A deductible is the amount you will pay out of pocket before your insurance company will provide reimbursement.)

6. How much does my plan cover? (This might be called your coinsurance, or member cost-share. It is often calculated on a percentage basis).

7. Does the amount cover the full billed charges or the insurance company’s allowable amount?

- Full billed charges
- Allowable Amount – Enter allowable amount here: _____

8. How do I submit the claim?

9. Do I need a special form to submit along with my superbill or network gap exception paperwork?

- Yes
- No

Copy the URL here if the form is available online. (You are responsible for completing any additional forms. I will only be providing the superbill.)

10. How will I be reimbursed?

11. Can I get your name and a reference number for this call?

Some Additional Tips

- Insurance companies must provide you with the details of your benefits and answer the specific questions on this form. If you feel the representative does not know how to help you, or is withholding benefit information, you can ask to speak to another representative. If you are still having trouble getting this information, talk to your HR representative or a patient advocate.
- Some insurance companies will try to encourage you to use an in-network provider before giving you information. You are welcome to find an in-network provider, and they should be able to provide you with a list of current in-network providers.
- However, it is your right to use your OON benefits or ask for a network gap exception. You generally should not have to provide details about why you want to use your OON benefits. However, network gap exceptions require a greater level of detail about your concerns.
- It could be helpful to provide some basic details about why you are seeking to work with me over another provider to get your claims processed/approved. (For example, there are no in-network providers who specialize in and have advanced training in autism-focused and neurodivergent affirming treatment modalities.)
- Please note, I do not offer Single Case Agreements (SCAs). SCAs require contracts and I do not enter into insurance company contracts. I only provide you with the superbill through the client portal.
- Some insurance companies are no longer covering online video conference therapy for OON benefits, or they want providers to use a certain online video conference platform that requires contracting with the insurance company.