

Using Out-of-Network (OON) Benefits to Cover Session Fees


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You may be able to use your **out-of-network insurance benefits** to get partial reimbursement for sessions by submitting superbill receipts. Typically, **PPO, POS, or Choice plans** offer these benefits, while **HMO, EPO, Medicare, or Medicaid** plans do not. If you have OON coverage, reimbursement depends on your specific plan's terms.

✓ Steps to Verify OON Benefits

When calling your insurance company, make sure to record:

- The **date and time** of the call
- The **representative's name**
- The **call reference number**

 **Tip:** It may be helpful to have your provider's **NPI (National Provider Identifier)** and **EIN (Employer Identification Number)** on hand when calling—some insurers ask for this when verifying reimbursement eligibility.

Ask these questions:

1. Do I have out-of-network benefits for mental health?
 2. What is the **coinsurance percentage** for OON?
 3. Is there an OON **deductible**?
 - o a. What is the deductible amount?
 - o b. How much has been paid to date?
 - o c. When does it reset?
 4. Is the OON deductible separate from in-network?
 5. What is my **out-of-pocket maximum**?
 6. Is **pre-authorization** required for outpatient mental health visits?
 7. What is the **Usual and Customary Rate (UCR)** for the following CPT codes in an office setting with a doctoral-level psychologist/masters-level therapist:
 - o 90834
 - o 90837
 - o 90791
 8. How do I submit a **superbill**?
 9. What is the correct **Payor ID** to use?
 10. What is the **deadline** to submit a superbill for reimbursement?
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Questions About Telehealth Coverage

Ask your insurance:

1. Is **telehealth still covered** under my out-of-network benefits?
 2. Is there an **expiration date** for telehealth coverage?
 3. Are CPT codes **90791, 90834, and 90837** covered for telehealth?
 4. Which **modifier** should be used? (e.g., 95, GT)
 5. What is the correct **location code** for home-based telehealth? (e.g., 02, 10, 11)
 6. Will my **deductible and coinsurance** apply to telehealth sessions?
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Estimating Reimbursement

Ask about the **coinsurance rate** and **UCR** to estimate your out-of-pocket costs. For example:

- If UCR is \$100 and your insurance covers 80%, you pay:
 - \$20 coinsurance (20% of UCR)
 - Plus any difference between your provider's fee and the UCR
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Summary

- Only **PPO/POS/Choice plans** typically offer OON coverage.
- Confirm all benefits **before** submitting superbills.
- Be sure to understand **telehealth-specific rules** (modifiers, location codes, etc.).
- Your out-of-pocket cost = coinsurance + any amount exceeding the UCR.

For further questions or help finding a therapist who meets your needs, feel free to visit sarahpist.com or email sarah@sarahpist.com