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Submitting Bills for Insurance

I am not part of all managed care or currently on all insurance provider lists. I am, however, licensed in the state of Virginia and most insurance companies will reimburse you according to guidelines they have established for Out of Network Providers. In order to determine what your benefits are, please do the following:

1. Call the customer service number on the back of your insurance card (for Mental Health).
2. Tell them that you will be seeing a licensed therapist that is an Out of Network Provider.
3. Ask them what the reimbursement rate is (it can be a percentage and varies between companies).
4. Also ask them if you must meet a deductible before your benefits go into effect.
5. Ask them if there is an annual limit on what they will pay or a lifetime limit.
6. Ask them if there are a maximum number of visits per year.
7. Write all of this information in the space provided below and file with your records. Be sure to record the name of the person you spoke with and the date of your phone call.

Reimbursement rate: _____

Deductible if applicable: \$ _____

Maximum mental health benefit per year: \$ _____ or _____ visits/yr

Lifetime limit (if applicable) \$ _____

Name of who you talked to: _____ Date: _____