

Checking your out-of-network benefits:

To determine if you have out-of-network mental health coverage with your insurance, call their customer service line. The number is usually located on the back of your insurance card. Here are questions to ask:

- Do I have out-of-network mental health benefits?
- What are the requirements to use my out-of-network benefits?
- Do my out-of-network benefits cover CPT code 90837 (individual therapy)?
- What is my deductible?
- After I meet my deductible, what percentage of the services are covered?
- What information do I need from my therapist to submit the claims?

Payments & superbills at Blaire Melius Counseling LLC:

Payment is due at the time of each session. I accept credit cards and HSA/FSA cards. Once a month, you will receive a "superbill" that contains the information you need to get reimbursement from your insurance company. It is your responsibility to handle this submission.