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Getting Reimbursed for Therapy

I am considered an out-of-network provider. I no longer work directly with insurance companies. This means that you will need to pay the full fee at the time of the session. I accept cash, check, credit card and health savings account cards or flexible spending account cards. Revenue Concepts, my billing service will provide you with a receipt that you can submit to your insurance company for reimbursement if you have an out of network benefit.

If you are unsure what your out-of-network benefits are for mental health (or behavioral health) counseling, you can clarify this with your insurance company. Once you call them, ask to speak to someone about your benefits, specifically mental health benefits. Sometimes these are contracted out to a different company, so make sure you get to the correct person.

Once you have them on the phone, ask them:

"What are my out-of-network benefits for mental health counseling?"

"Do I need to meet a deductible before receiving reimbursement for out-of-network counseling?"

"Is there a limit to the number of sessions I can have?"

"How do I submit my claims for reimbursement?"

Once you have determined your out of network benefits, you'll know what to expect in regard to their reimbursing you for what you pay for therapy.

Revenue Concepts, my billing service will you the details needed via your statement. You can receive these weekly, bi-weekly or monthly. Keep for your own records. Your insurance may have a standard claim form (generally available on their website) that you will need to complete to submit your claims for any reimbursement due to you.

Insurance companies do not provide reimbursement for diagnoses that do not meet medical necessity.

If you have any questions, please contact me at (425) 453-6344 or marc@marcgilmartin.com or Revenue Concepts, my billing service 360-625-8025 or crystal@revenueconceptsinc.com.