

Suggestions for Submitting Insurance Claims for Out of Network Reimbursement

1. Contact your insurance company to see if you have OUT OF NETWORK PROVIDER BENEFITS for mental health.
2. Payment for services is due at the time of service. You will be provided with a receipt that includes the necessary information if you are applying for reimbursement from your insurance carrier.
3. Your receipt will include a procedure code (or CPT code) which is usually a 5-digit number, diagnosis code (ICD-10 code), your provider's NPI number, and the business information for Clarity Psychological Services, including our tax ID #.
4. Using the information on your receipt, you can ask your insurance company which services they reimburse. If needed, we can provide codes to you for services that will be ongoing.
5. You are likely to have a deductible. This is the cost that your insurance company expects you to spend before the insurance company starts to pay you back. Be sure to ask about your deductible and how much of it you have already paid for the year.
6. To request reimbursement, you usually must complete a medical claim form and submit it to your insurance company. The form and instructions are usually available on your insurance company's website. If you cannot easily find the form, call your insurance company directly. Be sure you provide all the required information on the form so that it is not returned to you as incomplete.
7. Since you have already paid us directly, you should not "assign" payment to Clarity Psychological Services. (Doing so will result in your reimbursement check being issued to Clarity Psychological Services and sent to us. We will then return it to your insurance company, and they will have to reissue and mail the check to you, which will delay your reimbursement.)
8. After you complete your claim form, be sure to mail or fax it with a copy of your receipt from Clarity Psychological Services directly to your insurance company's "CLAIMS" address. In most cases, it can take up to 30-60 days for you to receive your reimbursement.
9. Please do not refer your insurance company to Clarity Psychological Services. We do not participate with any insurance companies and do not handle claims. We are happy to answer your questions the best we can and provide you with copies of your receipts. But it is ultimately your insurance policy that determines your benefit levels and which services are reimbursable.
10. Be aware that before considering your out of network claim, your insurance company may request additional information about you and your treatment from us beyond the treatment codes and diagnoses already provided on your receipt.