

Out-of-Network Benefits: Quick Reference Guide

Houston Anxiety & Wellness Center operates as a private-pay practice by design. This allows us to deliver truly client-centered treatment while maintaining the highest level of confidentiality. **This means we are out-of-network with all insurance companies**, however, we are happy to support clients who opt to use their out-of-network benefits.

- Many clients receive 50-80% reimbursement through their out-of-network benefits
- We happily provide detailed superbills after each session to simplify insurance submissions
- You maintain control of all insurance communications, keeping your information private

✓ How to Verify Your Out-Of-Network (OON) Benefits
Call your insurance company to check if your insurance offers OON mental health benefits. Be sure to verify:
Your out-of-network deductible, and how much you've met this year What percentage they cover after meeting your deductible Any session limits or maximum allowable amounts
If your plan <i>does</i> have OON benefits, decide whether you'll submit claims yourself or use a service like <u>Reimbursify</u> or <u>Thrizer</u> .

\$ 15 m	Other Ways to Make Therapy More Affordable
	Use HSA/FSA accounts - Pay with pre-tax dollars for a 20-30% average savings.
	Keep receipts for taxes - Medical expenses exceeding 7.5% of adjusted gross income may
	be tax-deductible (<u>source</u>).
	Work with our Doctoral Clinicians - Quality care at reduced rates with licensed supervision
	Ask about sliding scale - Limited spots available based on financial need







How to Submit for Out-Of-Network (OON) Reimbursement

Option 1: DIY Submission

- 1. Receive superbill from us after your session
- Submit to your insurance through their online portal or claim form
- 3. Typically receive reimbursement in 2-6 weeks

Option 2: Use a Third-Party Service

- Services like <u>Reimbursify</u> or <u>Thrizer</u> can handle insurance OON submissions for you
- They verify your benefits and track your claims
- They charge a small fee per claim



Session Fees

- Licensed Psychologists: \$255 for follow-up sessions, \$330 for initial evaluations
- Licensed Professional Counselors: \$190 for follow-up sessions, \$250 for initial evaluations
- Licensed Professional Counselor Associates*: \$160 for follow-up sessions, \$215 for initial evaluations
- **Doctoral Clinicians and Counseling Interns*:** Starting at \$130 per session. Sliding scale options are available according to need and availability (\$50-\$75 per session)

Payment is due at the time of service.

*Associates, Doctoral Clinicians, and Interns are all supervised by fully licensed providers.

Questions

While we keep our focus on your care rather than insurance matters, we are always happy to answer your questions about scheduling, payment, and superbills!



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