UNDERSTANDING YOUR COVERAGE

Insurance, Out-of-Network Benefits, and Reimbursement

Being out-of-network does not always mean paying full price. Many families recover a meaningful portion of what they spend. Here is how to find out what your plan will actually do.

How out-of-network works

You pay your provider directly. Your provider gives you a superbill, which is an itemized receipt with the codes your insurer needs. You submit it to your plan, and your plan reimburses you directly according to your out-of-network benefits. At The Haven Family Center we provide monthly superbills on request.

Call your insurer and ask these questions

- Do I have out-of-network benefits for outpatient behavioral health or behavior analytic services?
- What is my out-of-network deductible, and how much of it have I met this year?
- After the deductible, what percentage of the allowed amount is reimbursed?
- Is there a limit on visits per year?
- Is pre-authorization or a referral required for reimbursement?
- How do I submit a superbill, and what is the filing deadline?
- Is there a separate policy for autism services, and does it differ from general behavioral health?

Write down the answers

Record the date, the representative's name, and a reference number for the call. If a claim is later denied, that record is the fastest way to resolve it.

If your claim is denied

- Ask for the specific reason in writing.
- Common fixes include a missing diagnosis code, a missing referral, or the wrong claim form.
- You can appeal. Most plans allow at least one internal appeal and then an external review.

Other ways to offset cost

- HSA and FSA funds can often be used for behavior analytic services.
- Some employers offer caregiver or dependent-care benefits that cover part of the cost.

• Keep all superbills and receipts for tax purposes and ask your tax preparer about medical expense deductions.

A note on what we can and cannot promise

We are not able to guarantee reimbursement. Coverage depends entirely on your individual plan. We will give you the documentation you need and answer questions about what we provided.

The Haven Family Center · St. Petersburg and Tampa Bay, Florida · (727) 316-5751 · info@haven-familycenter.com · haven-familycenter.com
This guide is educational and is not medical advice or a promise of any particular outcome.