

Using Your PPO Insurance



A QUICK GUIDE ON HOW TO USE YOUR PPO TO PAY FOR THERAPY.

includes an outline of steps to follow, questions to ask, and how TOC Therapy uses superbills as well as a clarification on what superbills are.*

*this guide is for informational purposes only. It is not legal, insurance, or mental health advice.

Schedule your intake session with TOC Therapy:
thefrontdesk@toctherapy.org

Using Your PPO Insurance



STEP 1

Confirm your coverage by using the questions on page 2.

STEP 2

Schedule your first session with TOC Therapy.

STEP 3

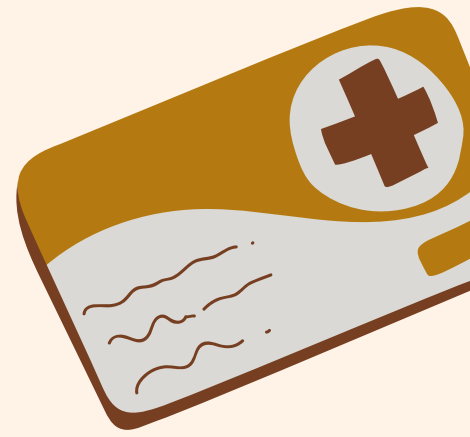
Pay for services directly to TOC Therapy. At the beginning of every month, you will receive a Superbill. (what is a superbill? see next page 3)

STEP 4

Include your superbill in your request for reimbursement and follow your insurance's reimbursement process.

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Questions to Ask Your Insurance:



1

Does my plan cover/include out-of-network mental health services? Does it cover telehealth services?

2

Do I need a referral from a primary care physician?

3

What is my deductible for outpatient mental health visits? (how much do you pay before your insurance will cover it)

4

How much of my deductible has been met so far?

5

Is there a limit on the number of sessions I can have with an out-of-network provider?

6

How do I submit a request for reimbursement?

7

What is the reimbursement rate for an out of network provider for mental health?



What is a Superbill?

A Superbill is a long-receipt of payments you have made to a provider. It often includes your name, address, diagnosis, and treatment codes that communicate to your insurance the type and length of services provided to you.

A superbill also includes information about your provider. If you are working with TOC Therapy, this will include our contact information, tax ID, and name & license of your therapist.

TOC Therapy provides you with a superbill at the beginning of every month for the previous month.

(ex: In February you receive your Superbill for January, in March you receive Feb, etc.)

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