

USING YOUR OUT-OF-NETWORK INSURANCE BENEFITS.



This guide is for clients who are paying out of pocket and would like to use their out-of-network insurance benefits.

1 PAYMENTS

Your agreed upon session fees will automatically be charged overnight after your session.

TOC Therapy will send you monthly superbills via the client portal. You can submit these superbills to your insurance for reimbursement.

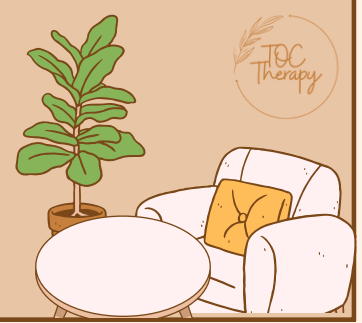
2 SUPERBILLS

3 USING MENTAYA

You can opt in to use Mentaya: a third-party service that will submit claims for you at a charge of 5% of your paid fee.

HAVE MORE QUESTIONS? CALL US AT
626.630.9060

USING MENTAYA



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COVERAGE

After submitting your insurance information, Mentaya will check your out-of-network benefits for you and inform you of your reimbursement rate.

If you qualify, Mentaya will file claims and handle the insurance paperwork to make sure you get reimbursed. They charge a 5% fee per claim but can get you up to 70% of your fee reimbursed.

If you would like to sign up for this service, please let your therapist know or contact the front desk at thefrontdesk@toctherapy.org

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SUBMITTING CLAIMS YOURSELF



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COVERAGE

Confirm out-of-network coverage by calling your insurance.

Submit the superbills you receive from TOC Therapy to your insurance for reimbursement.

SUPERBILLS

QUESTIONS TO ASK YOUR INSURANCE

1. Do my out-of-network benefits cover mental health?
2. Do I have a deductible and how much is it?
3. Is there a limit on sessions?
4. What is the reimbursement rate?
5. What is the process for submitting claims?

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