Centered Connections
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Navigating Your Out-of-Network Benefits Cheat Sheet

You've found a therapist who you want to work with but they don't take your insurance. While this isn't a dealbreaker for you, you'd like to know if your insurance will cover some of the cost.

Because I know that dealing with insurance companies is confusing AF, here's a cheat sheet to navigating your out-of-network benefits.

First thing first, call the number on the back of your card.

1. Do I have out-of-network benefits for mental health?

☐ YES. Awesome! Proceed to the next question!

☐ NO. Bummer. You might want to check out this therapy budget planner instead.

2. I have the CPT codes, can you tell me what my out-of-network benefits are?

Do I have out-of-network benefits for CPT Code **90791?** (Intake)

Covered?

☐ YES. My insurance covers _____ %

☐ NO

Do I have out-of-network benefits for CPT Code **90837?** (Individual Therapy)

☐ YES. My insurance covers _____ %

☐ NO

Do I have out-of-network benefits for CPT Code **90847?** (Couple/Family Therapy)

☐ YES. My insurance covers _____ %

☐ NO

3. Where do I send the superbill?

Write down the address and/or fax number here:

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