

OOB BENEFITS FAQ

HI THERE — WE PUT THIS FAQ TOGETHER TO MAKE THE TRANSITION AS SMOOTH AS POSSIBLE. IF YOU DON'T SEE YOUR QUESTION ANSWERED, REACH OUT ANYTIME. WE'RE HERE TO HELP.

WHAT DOES "OUT-OF-NETWORK" MEAN?

- WE DON'T BILL YOUR INSURANCE DIRECTLY.
- YOU PAY THERACOUCH AT THE TIME OF SERVICE.
- IF YOUR PLAN OFFERS OOB MENTAL HEALTH BENEFITS, YOU CAN SUBMIT A CLAIM TO YOUR INSURER FOR REIMBURSEMENT.
- REIMBURSEMENT AMOUNTS VARY BY PLAN AND ARE NOT GUARANTEED.

FEES

- 60-MINUTE INDIVIDUAL PSYCHOTHERAPY (CPT 90837): \$250
- INTAKE/INITIAL EVALUATION (CPT 90791): \$300
- PAYMENT IS DUE AT EACH SESSION. HSA/FSA CARDS ARE TYPICALLY ACCEPTED.

NOTE: WE'LL PROVIDE A SUPERBILL WITH ALL REQUIRED DETAILS (CPT CODE, DIAGNOSIS IF APPLICABLE, DATE, FEE, PROVIDER INFO).

HOW DO I USE MY OOB BENEFITS?

1. PAY FOR YOUR SESSION AT THE TIME OF SERVICE.
2. RECEIVE YOUR SUPERBILL FROM THERACOUCH (USUALLY MONTHLY OR BY REQUEST).
3. SUBMIT THE SUPERBILL TO YOUR INSURER (VIA MEMBER PORTAL, APP, OR MAIL).
4. YOUR INSURER PROCESSES THE CLAIM AND, IF ELIGIBLE, REIMBURSES YOU DIRECTLY.

WHAT SHOULD I ASK MY INSURANCE COMPANY?

CALL THE NUMBER ON YOUR INSURANCE CARD (MEMBER SERVICES) AND ASK:

- DO I HAVE OUT-OF-NETWORK BENEFITS FOR OUTPATIENT MENTAL HEALTH/BEHAVIORAL HEALTH?
- ARE TELEHEALTH VISITS COVERED OUT-OF-NETWORK?
- WHAT ARE MY OOB DEDUCTIBLE AND HOW MUCH HAS BEEN MET THIS YEAR?
- AFTER I MEET THE DEDUCTIBLE, WHAT PERCENTAGE DO YOU REIMBURSE (COINSURANCE) FOR: CPT 90791 (INTAKE) - CPT 90837 (60-MINUTE PSYCHOTHERAPY)
- IS PREAUTHORIZATION OR A REFERRAL REQUIRED?
- ARE THERE SESSION LIMITS PER YEAR?
- HOW DO I SUBMIT CLAIMS (ONLINE, APP, MAIL)? ANY SPECIFIC FORMS?

· WHAT IS THE TIMELINE FOR REIMBURSEMENT? DO YOU REQUIRE A DIAGNOSIS CODE ON CLAIMS? DO YOU ACCEPT SUPERBILLS DIRECTLY FROM ME?

TIP: ASK FOR A REFERENCE NUMBER FOR THE CALL AND DOCUMENT WHO YOU SPOKE WITH.

OOON BENEFITS FAQ

OPEN ENROLLMENT TIPS (CHOOSING A PLAN WITH OON COVERAGE)

- PREFER PPO OR POS PLANS; HMOS/EPOS OFTEN HAVE NO OON COVERAGE.
- CONFIRM OON MENTAL HEALTH BENEFITS (OUTPATIENT PSYCHOTHERAPY).
 - CHECK DEDUCTIBLES AND COINSURANCE FOR OON SERVICES.
- VERIFY TELEHEALTH IS COVERED OUT-OF-NETWORK AND FOR MENTAL HEALTH.
 - ENSURE FSA/HSA OPTIONS IF HELPFUL TO YOU.

TELEHEALTH

- CONFIRM YOUR OON TELEHEALTH COVERAGE, PLATFORM REQUIREMENTS, AND ANY MODIFIERS YOUR INSURER EXPECTS. - WE WILL INCLUDE THE CORRECT PLACE-OF-SERVICE AND TELEHEALTH DETAILS ON SUPERBILLS AS APPLICABLE.

SUPERBILLS AND DOCUMENTATION

- WE PROVIDE SUPERBILLS WITH ALL REQUIRED DETAILS TO SUBMIT CLAIMS.
- NEED OUR TAX ID/NPI FOR A BENEFITS CHECK? JUST ASK AND WE'LL SHARE IT SECURELY.
- WE CAN ALSO PROVIDE TREATMENT SUMMARIES OR LETTERS OF MEDICAL NECESSITY IF YOUR PLAN REQUESTS THEM.

PAYMENT METHODS

- ALL MAJOR CREDIT CARDS AND DEBIT CARDS, HSA/FSA CARDS.
- PAYMENT IS DUE AT THE TIME OF SERVICE.
- YOU RECEIVE RECEIPTS AND/OR MONTHLY SUPERBILLS FOR YOUR RECORDS.

GOOD FAITH ESTIMATE (NO SURPRISES ACT)

YOU HAVE THE RIGHT TO RECEIVE A GOOD FAITH ESTIMATE OF EXPECTED CHARGES UPON SCHEDULING OR REQUEST. THIS ESTIMATE IS NOT A CONTRACT, AND ACTUAL COSTS MAY VARY BASED ON YOUR NEEDS. WE'RE HAPPY TO PROVIDE ONE AT ANY TIME.

CANCELLATIONS

SESSIONS CANCELED WITH LESS THAN 24 HOURS' NOTICE WILL BE CHARGED THE FULL FEE AND ARE TYPICALLY NOT REIMBURSABLE BY INSURANCE.

NEED HELP?

·BENEFITS QUESTIONS OR SUPERBILL REQUESTS: INFO@THERACOUCH.COM OR 973-671-5511.
WE TRULY APPRECIATE YOUR TRUST IN THERACOUCH. THIS CHANGE HELPS US CONTINUE DELIVERING ATTENTIVE, PERSONALIZED CARE. IF ANYTHING FEELS CONFUSING, REACH OUT AND WE'LL WALK YOU THROUGH IT.