Florida
ART THERAPY SERVICES, LLC
Creative Arts Therapies, Supervision, Consultations, & Continuing Education

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OUT-OF-NETWORK INSURANCE GUIDE

How to use Superbills to seek reimbursement for outpatient therapy sessions

STEP 1: CALL YOUR INSURANCE PROVIDER

Call the Member Services number on the back of your insurance card before your first session:

✓ **Verify Out-of-Network (OON) Coverage:**

> *"Do I have out-of-network benefits for outpatient mental health office visits?"*

✓ **Check Deductible Status:**

> *"Do I have an out-of-network deductible, and if so, what is my out-of-network deductible, and how much of it have I met so far this year?"*

✓ **Confirm Reimbursement Rates & CPT Codes:**

> *"What percentage is reimbursed after my deductible? What is your maximum allowed amount for CPT codes 90837 (60-min) and 90834 (45-min)?"*

✓ **Review Submission Details:**

> *"How do I submit claims (online portal, app, fax, or mail), and what is the submission deadline from the date of service?"*

STEP 2: RECEIVE YOUR SUPERBILL

A Superbill is an itemized receipt containing all required clinical and medical billing details.

Provider Details Included

- Provider Full Name & Credentials
- NPI (National Provider Identifier)
- Tax ID (EIN/SSN) & Practice Address
- Provider Digital Signature

Clinical & Service Details

- Client Name, DOB, and Address
- ICD-10 Diagnosis Code (e.g., F41.1)
- CPT Procedure Codes & Modifiers
- Dates of Service & Proof of Payment ($0 balance)

STEP 3: SUBMIT YOUR CLAIM & TRACK REIMBURSEMENT

Follow these quick steps to submit your documents directly to your insurance company.

1. **Download** Save your monthly superbill PDF via your client portal.
2. **Complete Form** Download a "Member OON Claim Form" from your insurer.
3. **Submit** Upload both to your insurance portal/app, or send via mail/fax.
4. **Get Paid** Insurers issue checks or direct deposits within 30–60 days.

Important Disclaimer: Superbills are provided to help you seek reimbursement from your insurer. Reimbursement is never guaranteed and depends entirely on your specific insurance plan's OON benefits, deductibles, and policies.