

How to file an ‘Out of Network’ Claim:

Where to begin:

Call your insurance company. The important phrases to use on the phone are “out of network” “mental health benefits” for an “office setting visit.” The phone number to call should be on the back of your insurance card. Once you learn your out of network benefits, you can decide whether or not you choose to file your own claims. If you do, be sure to ask for the Claims department mailing address and phone and fax numbers.

Depending on your individual policy, your benefits could range from being comparable to your “in network” benefits, to no benefit at all. In most cases, there is a yearly deductible that needs to be met before you will receive reimbursement. In some cases you will also need to get an authorization to go to an out of network provider before filing claims.

How this will work for the patient:

- You are responsible for the full visit fee at the time of appointment. See “Financial Matters” (www.pondworkspsychiatry.com) for your provider’s rates.
- The front office will then give you a statement with office and visit information.
- This statement is to be mailed or faxed, along with a claims form (which can be found on the insurance website) directly to the insurance company.
- Many insurance companies also accept online claim submissions.
- Make sure to read over the form carefully and check/sign the box to have payments sent directly to **you, the patient** (NOT to us, the provider).
- Claims generally need to be filed within 30-90 days of office visit. (For an exact time limit, contact your insurance company directly).
- Items needed on the claim:
 - Provider name and tax identification number
 - Patient name and address
 - Office address
 - ICD-9/10 diagnosis code (DSM V)
 - Date of service and CPT visit codes
 - CPT code prices
 - Private pay discount (if applicable)

Processing Time

Processing claims generally takes between 4-6 weeks from the time the insurance company receives the claim. Most insurance companies have an option to view claims online, or you may call the insurance company directly to follow up with claims.