



FEARLESSLY INSPIRED
THERAPEUTIC SOLUTIONS, LLC

GUIDE TO OUT-OF-NETWORK BENEFITS





We are not in-network with insurance providers, and our therapists' fees range from \$184-\$206 per 50-minute session. This will mean that you pay the session fee at the time of the appointment, and we can submit your superbill to help you seek reimbursement from your insurance company.

Out-of-Network Claims Made Easier:

As an out-of-network provider, we're committed to simplifying the reimbursement process for you. To support this, we've partnered with Mentaya, a service that streamlines out-of-network claim submissions.

What This Means for You:

We can now handle claim submissions on your behalf, saving you time and effort. Mentaya is perfect if you:

- Have out-of-network benefits
- Feel overwhelmed by superbills and insurance
- Have submitted superbills but failed to get any reimbursement
- Simply want to skip the hassle of paperwork!





How It Works: It's Risk-Free

1. Inform your therapist you would like to use Mentaya
2. Your therapist will send you a sign up link for Mentaya
3. Our practice will enter your sessions into the platform
4. Mentaya submits the claim and handles any insurance follow-up
5. You get reimbursed by insurance!

We accept all major credit cards, HSA or FSA cards. If you are needing to pay in a different format, we will need to discuss. Additionally, you will have access to our client portal, which will allow you to gain access to your Super bill.

****Check Your Benefits & See If You Qualify:**

If you haven't done so already, you can explore your out-of-network benefits by clicking the link below.

<https://app.mentaya.com/p/8Hg2n85FZ9nw7xDpZncV>



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When looking for a therapist, you have the option to choose between in-network and out-of-network providers. **In-network therapists** are called “in-network” because they have negotiated a contracted rate with your health insurance company; as a result, they are typically more affordable than **out-of-network therapists**.

While finding an in-network therapist is often the default choice, checking out out-of-network therapists can **help expand your therapist search**. This is especially true in big cities like New York City, Boston, and San Francisco, where therapists who take insurance tend to be booked out to full capacity and have long wait times for appointments.



GUIDE TO OUT-OF-NETWORK BENEFITS

1. CHECK YOUR OUT-OF-NETWORK BENEFITS

These are typically in the Summary of Benefits, included in a member information packet or on your insurance company website. Keep an eye out for these terms:

- Out-of-network **deductible**: This is the amount of money you have to pay before you are eligible for reimbursement.



GUIDE TO OUT-OF-NETWORK BENEFITS

2. CALL YOUR INSURANCE COMPANY TO VERIFY YOUR BENEFITS

A. Check your out-of-network benefits

These are typically in the **Summary of Benefits** document, which is included in a member information packet or on your insurance company website. Keep an eye out for these terms:

Out-of-network deductible: This is the amount of money you have to pay *before* you are eligible for reimbursement. Once you hit this amount, then you can access your out-of-network benefits.



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B. Call your insurance company to verify your benefits

Ask **these questions** when speaking to your insurance company about benefits:

- How much of my deductible has been met this year?
- What is my out-of-network deductible for outpatient mental health? (Outpatient means treatment outside a hospital such as therapy sessions.)
- What is my out-of-network coinsurance for outpatient mental health?
- Do I need a referral from an in-network provider to see someone out-of-network?
- How do I submit claim forms for out-of-network reimbursement? (Claims are forms that are sent to your insurance company to receive reimbursement for sessions you paid for out of pocket.)



WE'RE HERE TO HELP

LET'S WORK
TOGETHER!

For over 20 years, we've helped women and teen girls do the deep work of unlocking trauma that's stored in the body and mind, so they can build healthy relationships, unleash their inner strength, and live fearlessly inspired lives to the fullest.



[Schedule a Consultation](#)



Here's how we can help:



STEP 1

Fill Out the Contact Form



STEP 2

Schedule a Consultation



STEP 3

Experience the Joy of
Healing & Growth



FEARLESSLY INSPIRED THERAPEUTIC SOLUTIONS, LLC
GROWING A F.I.T MIND STARTS HERE

FearlesslyInspiredSolutions.com