

Santos Counseling

Helping you use your out-of-network benefits.

- Take a moment to read your Summary of Benefits document. This will help you learn your plan's reimbursement rate.
- Below are key items that will need to be provided to the counselor:
 - Name of your insurance plan
 - Group number
 - Your date of birth or the date of birth of the plan holder if not you
- Below are key items that you'll need to provide to your insurance company:
 - Counselor's full name
 - Counselor's NPI (National Provider Identification Number)
 - Counselor's practice address
 - Counselor's contact information
 - CPT (Current Procedural Terminology) code
- Contact your insurance company to verify that your counselor's services are eligible for out-of-network benefits. During the contact ask about:
 - The deductible amount for counseling and current status, as well as whether you met your deductible last year
 - Copay or coinsurance rates for outpatient mental health visits
 - Identify if you need a referral from your primary care physician to begin therapy
 - Identify if you can work with a counselor who works in another state
 - Whether teletherapy sessions are covered
 - Discuss the process for submitting reimbursement claim forms
- After the counseling session, our office can submit an electronic claim insurance on your behalf or:
 - Ask your counselor for a superbill
 - Locate the claim form for your insurance plan
 - Complete claim form
 - Submit claim form for reimbursement
- Confirm that reimbursement was granted (payments should be sent directly to you)
 - Keep monthly records of all counseling sessions, payments, and reimbursements to verify that all reimbursements were provided to you

