

A Guide to Out-of-Network Therapy

Mindology Counseling

Washington, DC | Maryland | Virtual Sessions

This guide explains what out-of-network psychotherapy means, why some clients choose it, and how reimbursement generally works.

What “Out-of-Network” Means

An out-of-network therapist is a provider who does not bill your insurance plan directly. Instead, you pay for services at the time of your session, and you may later submit documentation to your insurance company for possible reimbursement if your plan includes out-of-network mental health benefits.

Why Some Clients Choose Out-of-Network Care

Some clients prefer out-of-network care because it can offer more flexibility, privacy, and continuity of treatment.

- Greater privacy because less personal information may need to be shared with an insurance company.
- More flexibility in treatment pace, frequency, and approach.
- A wider choice of clinicians, including specialists who do not participate with all insurance plans.
- Fewer administrative constraints tied to managed care requirements.

How Reimbursement Usually Works

If your plan includes out-of-network benefits, the usual process looks like this:

- You attend your session and pay at the time of service.
- You receive a superbill with the information your insurer typically requires.
- You submit the superbill to your insurance company through their portal, app, or mail.
- Your insurer reviews the claim and determines any eligible reimbursement.
- If approved, reimbursement is sent directly to you.

What to Ask Your Insurance Company

Before beginning therapy, it can be helpful to ask your insurance company:

- Do I have out-of-network benefits for outpatient mental health therapy?
- What is my deductible, and has it been met?

- What percentage of the fee is reimbursed after the deductible?
- Is preauthorization required?
- Are there any session limits?
- How do I submit out-of-network claims?

A Practical Reminder

Out-of-network reimbursement is never guaranteed. Benefits, timing, and reimbursement amounts vary depending on your policy. For the most accurate information, contact your insurance carrier directly.