The Well House Group

Using your Out-Of-Network Benefits for Therapy

A Quick Guide to Help You understand and use your insurance

YOUR OPTIONS

IN-NETWORK

MORE AFFORDABLE
PREDICTABLE COSTS
COPAYS OR COINSURANCE APPLY ONCE DEDUCTIBLE IS MET
INSURANCE DETERMINES SESSION LIMITS AND FREQUENCY

OUT-OF-NETWORK

YOU PAY YOUR THERAPIST DIRECTLY, THEN REQUEST REIMBURSEMENT FROM YOUR INSURANCE
YOU CAN SEE ANY THERAPIST YOU CHOOSE, EVEN IF THEY'RE NOT IN-NETWORK
REIMBURSEMENT AMOUNTS DEPEND ON YOUR PLAN'S OUT-OF-NETWORK BENEFITS

PRIVATE PAY

COMPLETE PRIVACY AND FLEXIBILITY
YOU AND YOUR COUNSELOR DECIDE ON SESSION FREQUENCY AND TYPE
NO LIMITS FROM INSURANCE

CALL WORKSHEET

INSURANCE

INSURANCE CONTACT FROM BACK OF CARD
MEMBER ID:_____
GROUP #:_____

COUNSELOR

PRACTICE NAME: THE WELL HOUSE GROUP
PRACTICE NPI:1902296379
COUNSELOR NAME:_____
COUNSELOR NPI:_____
EIN:_____

PRACTICE

THE WELL HOUSE GROUP
NPI: 1902296379
532 SILLICON DR STE 102 SOUTLAKE, TX 76092

CODES

90791 (INITIAL EVALUATION)
90837 (50 MINUTES INDIVIDUAL THERAPY)
90847 (50 MINUTES FAMILY/COUPLES)
F43.2 (SAMPLE DIAGNOSIS CODE)

TIPS FOR THE CALL

Write down the answers as you go — this information helps you understand your costs before you start

- Do I have out-of-network mental health benefits?
- What is my deductible for out-of-network services, and how much of it has been met?
- What percentage of the session fee will be reimbursed after my deductible is met?
- What is my out-of-pocket maximum for the year?
- Where do I go to submit my superbill for reimbursement? (online portal, mailing address, fax, etc.)
- How long does reimbursement typically take after submission?
- Are there limits on the number of sessions per year?

(Tip: Keep a record of the date, time, and name of the representative you speak with.)

AN EXAMPLE

- Your counselor charges $160 per session.
- Your insurance plan reimburses 70% of the “allowed amount” for out-of-network services after your deductible is met.
- If your plan’s deductible is $2,000, you must first pay that full amount out-of-pocket before any reimbursements begin.
- Once your deductible is met, your plan will begin reimbursing 70% of the allowed amount.
- For example: if the allowed amount is $150, your reimbursement would be $105 per session.
- You would pay $160 upfront, and insurance would reimburse you $105, making your net cost $55 per session after your deductible is met.

It’s a good idea to submit superbills throughout the year so your payments can begin counting toward your deductible — that way, you may start receiving reimbursements by year’s end.

LET US HELP

If the out-of-network costs feel overwhelming, don't worry — The Well House Group also has in-network counselors ready to help.

You can call or text us to:

- Learn which counselors are in-network with your plan
- Request our NPI, EIN, and address to give to your insurance company
- Ask questions about CPT codes or superbills

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