THE IN'S AND OUT'S OF USING YOUR INSURANCE FOR THERAPY

We Get it. Therapy might feel expensive! Let's find out if using your insurance will be the best fit for you...

01. Understand what insurance actually covers

What insurance typically covers: Insurance plans typically cover diagnosable mental health services. This means they cover treatment for conditions that meet criteria for a mental health disorder.

What you need to know: Each insurance plan has its own list of conditions they will cover. If you're unsure, call your insurance provider to ask specifically about mental health coverage. Insurance companies will not guarantee coverage until after a claim is submitted, so again, depending on what is billed for the type of service you received, it may not be covered.

Important limitations: Insurance companies will only pay for services related to a specific diagnosis. Be mindful that they often do not cover issues like marital strain, communication problems, family stress, or conflict with children unless they meet the criteria for a diagnosable condition. Typically, there are other services that might be helpful for treatment that are not covered services like parent consultations for minors, administrative requests, or court recommended services.

02. What to expect for your first session

When you first meet with a therapist, they'll conduct an assessment to determine if your symptoms meet criteria for a specific diagnosis. If a diagnosis is warranted, the therapist will submit this to your insurance company to cover the first session. If a diagnosis is not warranted, this will be an out-of-pocket service.

Be aware: Once a diagnosis is made, it becomes a permanent part of your health record. This is especially important to consider for minors. Additionally, most likely, you will have a copay for your services or a deductible to meet before your plan will cover your services. For some high deductible plans, you may never reach your plan's benefits before they start over the following year.

03. Using Out of Network benefits (O.O.N)

What is OON?: Some insurance plans offer an out-of-network benefit, which means you can choose a provider that is not in-network and still receive partial reimbursement for your sessions. However, you will still need a diagnosis for reimbursement.

Pros: Out-of-network benefits allow you to select a provider who is the best fit for your needs without being restricted to in-network options. This can be particularly helpful if the available in-network providers don't specialize in your area of concern or aren't accepting new patients.

What to do: Call your insurance provider to inquire about out-of-network benefits. Understand how much they will reimburse you, what you need in order to to submit your own claim for reimbursement, and whether or not it's worth considering using your O.O.N benefits.

04. Consider the benefits of not using your insurance

Confidentiality: Out-of-pocket services allow for more privacy as your therapy sessions and diagnosis won't be reported to insurance or included in your health record unless necessary for an emergency or inpatient services.

Flexibility: You and your therapist can decide the frequency and duration of your sessions without being limited by insurance rules (which may only cover a limited number of sessions each year).

Choice of provider: You have the freedom to pick the therapist who is the best fit for you without worrying about in-network restrictions.

05. Why using insurance could be a good choice

If you're already receiving medication or have a diagnosed mental health condition, it might make sense to use your insurance to cover therapy.

If a diagnosis is warranted, insurance will likely cover your sessions, making it a cost-effective option.

06. Final Considerations

Insurance companies have the right to audit your health services and records in order to continue reimbursing for services.

Ultimately, the decision is up to you! We will gladly accept your insurance if we are in network, we just want you to know all the basics so that you can use your insurance confidently.

Arrowhead Family Systems