

## ASPIRE PSYCHOLOGICAL GROUP

### The Aspire OON Reimbursement Guide How to Check Your Out-of-Network Benefit Before You Call

#### A note before you start

This guide walks you through one phone call, to your insurance company, before you ever call us. Five minutes on the phone can tell you what a session will actually cost after reimbursement, so there are no surprises later. You don't need to do this before reaching out to Aspire; our team can also walk you through it. But if you'd rather have the numbers in hand first, here's exactly what to ask.

#### Call the number on the back of your insurance card

Ask for "member services" or "benefits," and say you're calling to ask about your out-of-network mental health or behavioral health benefits.

#### Four questions to ask

1. Do I have out-of-network benefits for outpatient mental health services?

Some plans do, some don't. This is the first thing to confirm.

2. What is my out-of-network deductible, and how much have I met so far this year?

Many plans require you to meet a deductible before reimbursement starts.

3. Once my deductible is met, what percentage of the session cost is reimbursed?

This is usually somewhere between 50 and 80 percent, but it varies by plan.

4. Is there a limit on the number of sessions covered per year?

Some plans cap visits, others don't. Good to know upfront.

#### Write down the answers

- Out-of-network mental health benefit: Yes / No
- Annual deductible: \$\_\_\_\_\_ Met so far: \$\_\_\_\_\_
- Reimbursement percentage after deductible: \_\_\_\_\_%
- Session limit (if any): \_\_\_\_\_

#### What your numbers likely mean

If you have an out-of-network benefit and a reimbursement rate in the 50 to 80 percent range, a large share of each session's cost is likely to come back to you once your deductible is met.

That's the range most Aspire families see.

How Aspire helps from there

After each session, we provide a superbill, an itemized receipt with the clinical codes your insurer needs. We also partner with Thrizer, which helps submit that paperwork directly so you're not managing it yourself.

If you get stuck

Not every phone call with an insurance company goes smoothly. If you're not sure what you were told, or the answers don't make sense, our team is glad to help you make sense of it before you decide anything.

Call 201.639.4669 to talk through what this looks like for your family.

Aspire Psychological Group  
Upper Saddle River, NJ | Nutley, NJ | Monsey, NY  
[weallaspire.com](http://weallaspire.com)