aspire psychological

The Aspire Out-of-Network

Reimbursement Guide

How to Check Your Out-of-Network Benefit Before You Call

One short phone call to your insurance company 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 us; our team can walk you through it. But if you'd like the numbers in hand first, here's exactly what to ask.

Step 1: Call the Number on Your Insurance Card

Ask for **Member Services** or **Benefits**, and say you're calling about your **out-of-network outpatient mental health** (sometimes called behavioral health) benefits. Then ask these four questions:

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

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

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

The percentage varies by plan, so ask for the exact number.

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

Some plans cap visits and others don't. It's good to know upfront.

Step 2: Write Down the Answers

Out-of-network mental health benefit ☐ Yes ☐ No

Annual out-of-network deductible $ _____ Met so far: $ _____

Reimbursement percentage after deductible _____ %

Session limit per year (if any) _____

What Happens Next

What Your Numbers Mean

If you have an out-of-network benefit, part of each session's cost is likely to come back to you once your deductible is met.

How Our Team Helps

After each session, we provide a superbill, an itemized receipt with the codes your insurer needs. We also partner with Thrizer, which can submit that paperwork for you.

If You Get Stuck

Insurance calls don't always go smoothly. If the answers don't make sense, our team is glad to help you sort it out before you decide anything.

Learn how **out-of-network care** works at Aspire

Questions About Cost? We're Here to Help.

Call our team. No waitlist, and a free 10-minute call to walk through costs and see if we're a fit.



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