

Jill Vetstein does not contract with Insurance agencies. This means I do not bill insurance, I bill the client directly for the full fee. The client pays for the full rate at the time of the service. However, if you have Out of Network Benefits, you could get reimbursement back from your Insurance agency

The way Out of Network Benefits work is the client pays me directly at time of service via credit card. At end of the month, I send a Monthly invoice called a Super bill with all the coding and things insurance needs. You would submit the superbill to your insurance with their instructions and get paid out a percentage. Before we would get started I recommend you contact your insurance to learn more about your out of network benefits. Here are the direction I give for this:

Contact you Insurance and ask if you have out of network benefits for Behavioral/Mental Health. If you do have it then you want to ask the following questions:

- Do I have an out of network deductible and what is it, and how close am I to meeting it?
- If I have an out of network deductible and I meet it, what percentage is paid out afterwards?
- How do you need me to submit a SuperBill to get direct reimbursement to myself?
(You want to make it clear that the reimbursement would go to you and NOT to the therapist. Sometimes Insurances want to contract with the provider/therapist for out of network benefits and pay the provider directly. That is NOT how I work. You would be getting the reimbursement made out to you in your name.)

Please note my current rate is \$175 for 50 minute sessions. This information will help you to understand how soon you would meet your deductible and how much you would be paid back once you know the percentage of your plans pay out. In many cases it ends up being the same amount as a co pay or close to it. The difference is you pay me first and then you get reimbursed.