

Out-of-Network Coverage Worksheet

A Guide from Grace and Nature Group - www.GraceandNatureGroup.com - 407-720-9906

For a more detailed explanation go to: www.graceandnaturegroup.com/single-post/out-of-network-guide

BEFORE YOU CONTACT YOUR INSURANCE COMPANY:

Define why you NEED out-of-network coverage. Insurance companies want to know why you need out-of-network. Be ready to explain what an OON therapist provides that one of their in-network therapists can't. Potential areas include: cultural or religious alignment, specialized concern expertise, and therapeutic approach. Brainstorm a list of reasons with your potential therapist that justify going OON with them:

1. Cultural/Religious: _____
2. Specialized Expertise: _____
3. Therapeutic Approach: _____
4. Other: _____

Obtain a Referral: If possible, obtain a referral from your PCP or a mental health professional in your network. This can strengthen your case for out-of-network coverage. Below write a list of your potential referral sources:

- _____
- _____

Seek Documentation: Ask your OON therapist for documentation of their specializations. This could include qualifications, training, or specific approaches. Gather a list of documents that will be helpful to have before your call:

- _____
- _____

DURING THE CALL:

Explain your need to the insurance rep: Use the above info to present your case for the NEED of an OON therapist and why this therapist fits those needs. Include referrals as needed.

Document your coverage: Your rep will explain to you what is covered and what is not.

- Date/Time of Phone Call: _____ Name of Representative: _____
- Coverage Information: _____

Document the processes: There may be 3 separate processes: approval of the OON claim, reimbursement, and appeal if they deny OON benefits.

- Approval Process: _____

- Reimbursement Process: _____

- Appeals Process: _____

AFTER THE CALL:

1. Request any required information, including superbills, from your therapist.
2. Appeal if necessary.
3. Stay persistent and document all communications.