How to Submit an Insurance Claim

It is important to know how to submit a claim to your insurance company. While this process is common it can be new to some people. Following these steps can help you get reimbursed for any visits you have paid for out-of-pocket and ensure your mental health bills are paid as promptly as possible.

Step 1: Ask Us for your Superbill

To file a claim, you need to obtain an itemized bill, or "superbill," from your provider. This bill will list every service you received, along with the cost and a special code the insurance company will need to pay your claim. There must be a billable diagnosis (an acceptable diagnosis by your insurance company) to receive reimbursement. Please discuss with your clinician if you have any questions about your diagnosis.

Step 2: Call your Insurance Company

When you have your superbill in hand, give your insurance company a call using the phone number on the back of your insurance card. Let them know you will be sending in a claim and ask for methods to submit your superbill for reimbursement. Be sure to ask them if there are any additional documents that may need to be sent and how long until you can expect the claim to be paid.

Step 3: Make at Least One Copy

As a preventative measure, it is always a good idea to make copies of all documents you are submitting with your entire claim, before sending it to your insurance company.

Step 4: Send

In some cases, you will be expected to mail in your claim, but in others you may submit your documents online, by email, or fax. Your insurance company will inform you of acceptable options.

Step 5: Wait

If you do not receive payment for your claim within the time frame given to you, contact your insurance company, and let them know. As always, be sure to contact your insurance company directly if you have questions about filing a claim, claim status, or your benefits.

