

Submitting an Out-of-Network Insurance Claim

Waypost Counseling is an in-network provider with **Anthem Blue Cross Blue Shield** only.

If you have health insurance through another provider, you have the option to pay for your services and then submit an out-of-network claim to your insurance company for reimbursement. This information is provided to assist you in the process:

Step 1: Confirm Your Out-of-Network Benefits

Call your insurance company (the number is usually on the back of your insurance card).

Ask:

- ✚ *Do I have out-of-network mental health coverage?*
- ✚ *What percentage of the session fee will be reimbursed?*
- ✚ *Is there an out-of-network deductible? Has it been met?*
- ✚ *Are there any session limits per year?*
- ✚ *Where do I send my claim?*

Step 2: Collect Required Documentation

You'll typically need:

- ✚ **A Superbill** (an itemized receipt provided by your therapist that includes all the necessary details for insurance).
- ✚ **A completed claim form** from your insurance company (downloadable from your insurer's website).

Step 3: Complete the Claim Form

Download your insurance company's "Member Claim Form" from their website or request one by phone.

Fill in all required information. Common details needed:

- ✚ Your name, date of birth, and insurance ID number
- ✚ Waypost Counseling's provider information (included on your Superbill)
- ✚ Dates and types of services received

Step 4: Submit Your Claim

Attach your completed claim form and your Superbill.

- ✚ Submit by mail, fax, or online portal (follow your insurance company's instructions).
- ✚ **Make copies** of everything for your records.

Step 5: Follow Up

- ✚ After submitting, allow 2–4 weeks for processing.
- ✚ Check your explanation of benefits (EOB) to see the outcome.
- ✚ If you do not receive reimbursement or have questions, call your insurance company to follow up.



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