



How to Get Insurance Reimbursement Cheat Sheet

There are two ways to file insurance – in-network and out-of-network. Filing in-network means you seek a provider that has contracted their services with your insurance provider, and the medical or mental health professional files your insurance for you. Generally, all you have to pay is a co-pay.

Filing out-of-network means you seek a provider that has not contracted their services with your insurance provider. Your insurance provider will still reimburse for services, but you must pay for your session at the time of service, then submit your claim.

Use the following steps as a guide to get your mental health service fees reimbursed. It only takes a few steps and is well worth your time spent so you can get money back.

1. **Call the toll-free number** on the back of your insurance card designated for “Consumers” or “Customers”. Follow the prompts to be connected with a customer service representative, which can advise you of your plan information.

2. **Ask the customer service representative** the following questions:

What are my out-of-network mental health benefits? _____

What is my yearly deductible in my out-of-network plan? _____

How many sessions am I allowed per year in my out-of-network plan? _____

Is pre-approval required to see an out-of-network provider? _____

Where do I mail my claims for services rendered? _____

What information will you need in order to get my claim reimbursed? _____

3. **Fill out appropriate forms to submit with your receipt** (if required). (See next sheet for the URL for some popular insurance company forms.)

4. **Mail claim form and / or receipt** your insurance provider, and receive your % reimbursement within a matter of weeks.



1514 N. Greenville Ave., Suite 310 | Allen, Texas 75002
Phone: 214-547-1318 | www.iChooseChange.com

Aetna: http://www.aetna.com/data/forms_library/gc-7.pdf

United Healthcare: <https://www.myuhc.com/html/CMS1500ClaimForm010402.pdf>

Blue Cross Blue Shield of Texas: <http://www.bcbstx.com/trs/pdf/claimform.pdf>

Cigna: http://www.cigna.com/assets/docs/Cigna%20notices-of-privacy-practices/behavioral-care-forms/cbh_member_claim_form.pdf

Unicare: <http://www2.unicare.com/pdfs/agent/UT2176.pdf>

Humana: <http://www.xavier.edu/hr/documents/1Medical-Claim-Form-Humana.pdf>

Kaiser Permanente: <https://members.kaiserpermanente.org/kpweb/pdf/nw/ClaimForm.pdf>

If your insurance provider is not on this list, find the form on Google by typing “<insurance company> claim form”. For example, for an Aetna claim form, type into Google: Aetna claim form to find your form.