Obtaining Health Insurance Reimbursement & Determining Insurance Benefits:

I am considered an out-of-network provider for all insurance companies. I require payment directly from clients at time of service and do not file claims to insurance. Most health insurance membership cards have a 1-800 phone number that you can call for authorization of mental health benefits. Some questions you might ask are:

- 1. What are my out of network mental health benefits for outpatient therapy?
- 2. Are video sessions (telehealth) covered?
- 3. Do I have a deductible? How much of my deductible has been met this year? Do I have a separate "out of network" deductible and if so how much has been met?
- 4. How many therapy sessions does my plan cover, and do I need a referral? How much will my out of network policy cover for CPT codes 90791 (your first appointment) and 90834 (your follow up appointments).
- 5. How do I submit a claim for out of network reimbursement?

You may need the following information about my credentials:

- Heather Srncik, LCSW LLC dba Set Sail Therapy
- Indiana License Number #34007720A
- 1 National Provider Identifier #1447632864
- 2 National Provider Identifier #1104420090
- Tax Identification #85-3945032
- Liability Insurance \$1million/\$3 million

Filing a Claim: When requested I will provide you with a receipt for services at the end of each session. This receipt is called a superbill and it will contain the billing codes and your diagnosis on it along with my credentials listed above.