

## **Insurance & Billing Basics**

The Stratford Clinic is an out-of-network provider. Some insurance plans cover therapy and psychiatry in their benefits and some do not. Regardless, more than 50% of people that have commercial insurance have high-deductible plans. Thus, regardless of if your provider is in or out of network, you still must spend the high-deductible amount to have your visits covered or reimbursed. So, even if seeing an in-network provider, it would not be covered until you reach that out-of-pocket threshold. If this is an important aspect to you, we encourage you to look out-of-pocket to in-network providers for therapy.

While we are out-of-network, we do provide Superbills (upon request) for you to take advantage of your health insurance plan and work your way to meeting your annual out-of-pocket max.

## **Superbill Process**

Based on your specific insurance plan, that could mean a few things:

- If you have a copayment: If you have a copayment for mental health care services, the health insurer might reimburse you for some, or all, of your therapy or psychiatry.

- If you have any deductible: Any deductibles need to be met before reimbursements are made. After the deductible amount is surpassed, your insurance will begin to reimburse you for additional payments. The Superbills from The Stratford Clinic should count towards your out-of-network deductible, which is great.

If you don't know your benefit situation, we suggest that you call your insurer directly to verify your benefits and ask them how to most efficiently submit the Superbills. Most large insurance companies have apps or a portal that make it incredibly easy. Most of our patients leverage this Superbill aspect at The Stratford Clinic and say that once they have the process set up, it takes them no time at all to submit to their insurance and it makes the situation much more affordable.

We know this seems like a lot but the process is fairly simple once you do the initial set up - which should be pretty straightforward, but that is dependent on your insurance provider.

If you need any help at all as you go through this process, please do not hesitate to reach out to Julia at [admin@stratfordclinic.com](mailto:admin@stratfordclinic.com) & she can answer any further questions you may have!