Insurance Cheat Sheet

Heena Khan, MA, LPC, NCC
Uplift Counseling Services, PLLC
919 Medical Dr. Allen, TX 75013
Phone: 214.810.2156

There are two ways to file insurance – in-network and out-of-network.
Using an out-of-network provider often times out-weighs the benefits of an in-network provider:

- When using in-network insurance the provider must document a medical diagnosis sometimes including detailed information about your session notes before they approve sessions. With out-of-network providers they generally do not have these stipulations.
- Insurance providers spend a significant amount of energy on saving money and a large amount of a provider's fees is taken by the insurance companies. When using an out-of-network provider, your fees is paid directly to the local office rather than the larger corporate office.

Please refer top the following steps to fully understand your out-of-network benefits.

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?	
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).

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