Blossom Counseling and Wellness LLC is out-of-network for all insurance companies. A limited number of groups are covered by Highmark Blue Cross/Blue Shield.

Checking Your Out-of-Network Benefits

To determine if you have mental health coverage (out-of-network) through your insurance carrier, you should call their customer service number. This is usually located on the back of the card. Some plans have a separate 1-800 number for Mental/Behavioral Health. Please call that number if your card provides it. Check your coverage carefully and make sure you understand your benefits. Here are some tips:

- Plan for around 20 to 30 minutes on the phone.
- Have this information handy when you call:
    - Client's insurance card
    - Client's name, birthdate, address, phone number
    - Provider name
    - Provider address: 555 2nd Ave B300 Collegeville, PA 19426
- Ask for the following information:
    - Do I have out-of-network benefits?
    - What are the requirements to use out-of-network benefits?
        - Ask for criteria that your therapist may need to meet, such as licensure, certification, or degree
    - Do my out-of-network benefits cover these services/CPT codes: 90837 (individual/family/couples), 90853 (group)
    - What is my deductible?
    - After I meet my deductible, what percentage of the services are covered?
    - What information do I need from my therapist in order to submit for out-of-network claims?
    - You will need to provide the name of the clinician you are seeing in order to verify their out-of-network status.
        - ***Please note that, as mentioned above, Blossom is in-network for Keiko's **DBT Groups only** and therefore we will show up as an in-network facility. You must provide your therapist's name and address to verify network status. Individual, couples, and family sessions are not in-network under any circumstances.***

Payments and Superbills at Blossom Counseling and Wellness LLC

Payment is due at each session and will be collected by your therapist. You may also pay on your Client Portal account. We accept cash, check, and all major credit cards.

Once a month, you will receive a superbill that contains the following information. This is what you will use to submit for reimbursement from your insurance company. It is your responsibility to handle this submission. If your insurance company requires other information, please tell your therapist at your appointment.

- Provider name, Tax ID, license number, and NPI
- CPT/procedure codes
- Date of counseling sessions
- Payments collected for each counseling session
- Client name, address, date of birth, and insurance policy information

