Out-of-Network Reimbursement Guide

How to get part of your therapy fees back from your insurance company

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Curo is an out-of-network practice. We do not bill insurance directly, but many plans will reimburse part of the cost of your sessions. This page walks you through how to find out what your plan covers and how to submit a claim. Keep it somewhere handy.

Call your insurance first

Before you submit anything, a five-minute call tells you what to expect. The number is on the back of your insurance card. Ask:

- [ ] Does my policy cover therapy from an out-of-network provider?
- [ ] What is my out-of-network deductible, and how much of it have I met?
- [ ] Once the deductible is met, what percentage do you reimburse?
- [ ] Is there a limit on sessions per year?
- [ ] Where do I get the out-of-network claim form?
- [ ] How do I submit it, online or by mail?
- [ ] How long does reimbursement usually take?

WHAT THEY TOLD ME

How to submit a claim

1. **Ask us for your Superbill.**

   We provide one monthly or on request. It lists the service codes, diagnosis code, dates, fees, and our Tax ID and NPI, which is everything an insurer needs.

2. **Get the claim form.**

   Download your insurer's out-of-network claim form from their website, or ask customer service to send it.

3. **Fill it in.**

   You will typically need your insurance ID, our name and address, the dates of service, and the amount charged. Attach the Superbill.

4. **Submit it.**

   Most insurers have an online portal. If mailing, certified mail lets you track it.

5. **Follow up.**

   Keep copies and note the date you sent it. If you have not heard back in 6 to 8 weeks, call with your claim number and dates of service.

High-deductible plan?
Submit claims anyway. Even without a reimbursement, every session counts toward your deductible, which can make later claims in the same year eligible.

Good Faith Estimate. Under the federal No Surprises Act, clients not using insurance have the right to a written Good Faith Estimate of expected costs. We provide one before your first session and any time on request. More at cms.gov/nosurprises. Curo is not a covered provider for Medicare or Tricare.

Questions about your coverage? Call the intake line at (703) 940-9019 and we will walk you through it.