

HOW TO SUBMIT A CLAIM TO INSURANCE

Here are some steps to make sure your claims get processed smoothly-

- 1.** Obtain a superbill from your provider that includes the procedure codes and fees charged for the session.
- 2.** Obtain the claim form or locate the online form to submit.
- 3.** Submit the form along with the superbill.
- 4.** A claims processor will check it for accuracy and whether the service is covered by your plan.
- 5.** If the service is covered by your plan, the insurance company will pay the claim -- sometimes the entire cost and sometimes a portion, depending on your benefits. You'll be responsible for paying any remaining portion.
- 6.** The claims processor will also verify important information like your copay and how much of your annual deductible and out-of-pocket maximum you've already paid.
- 7.** After the claim is processed, you will receive an explanation of benefits (EOB) that details how the medical care you received is being paid for by your plan.