

Caroline Royal LLC

Out-of-Network Guidance Sheet

Caroline Royal LLC does not panel with any insurance companies. However, a superbill is provided after each session that you may submit to your insurance company if you have out-of-network mental health benefits.

This information is meant to help you verify your coverage. **Please note: submitting a superbill does not guarantee reimbursement**, and your insurance company is the final authority on benefits.

Steps to Check Your Out-of-Network Benefits:

1. Review your plan documents

Look for out-of-network benefits in your “Summary of Benefits” or on your insurance company’s website.

2. Call your insurance company

This is the most reliable way to confirm coverage. Many plans have a separate line for mental health or behavioral health services—use that if available.

3. Ask the following questions:

- What is my out-of-network deductible for outpatient mental health services?
- Is this separate from my in-network deductible?
- How much of my deductible has been met this year?
- What is my out-of-network coinsurance or reimbursement rate?
- How do I submit a claim for reimbursement?
- What is the deadline to submit a superbill for reimbursement?

4. Submit your superbill (found in your patient portal) according to your insurance plan’s instructions.

5. Receive reimbursement

You will pay your therapist the full session fee at the time of service. Depending on your plan, your insurance company may reimburse a portion of the cost directly to you.