Out-of-Network & Superbill Guide

We want families to understand how to use their insurance benefits even if we are not directly in-network. Many families successfully receive partial reimbursement by submitting a superbill to their insurance company. This guide explains how both options work in simple terms.

What "Out-of-Network" Means
If The Speech Spot is not in your insurance network, you can still receive therapy here as an "out-of-network" client. That simply means you pay for sessions directly, and your insurance company may reimburse you for part of the cost, depending on your plan.

Example: You pay The Speech Spot for each session. Then, you send your receipt (called a "superbill") to your insurance company. If your plan includes out-of-network benefits, they may send you a reimbursement check for part of the cost.

Key takeaway: You can still use your insurance benefits — we just don't bill the company directly.

What a "Superbill" Is
A superbill is a detailed receipt that includes everything your insurance company needs to process your claim. It lists the service codes (CPT), diagnosis codes (ICD-10), session dates, and our provider information (name, NPI, and tax ID).

How it works:
1. You pay for the provided therapy sessions
2. Each month, we provide you with a superbill.
3. You upload or mail it to your insurance company.
4. If your plan includes out-of-network coverage, they'll reimburse you directly.

Example: How Reimbursement Works

Step	Who Does What
1	You pay $90 for your child's 30-minute therapy session.
2	We provide a superbill with all required info.
3	You submit the superbill to your insurance.
4	Your insurance reimburses 60% ($54) directly to you.