



Understanding Payment & Insurance

Welcome! We want to make sure payment and insurance are easy to understand.
Here is how it works at our clinic.

1. We Are "Out-of-Network"

We do not work directly with any insurance companies. This means we do not bill insurance for you, and we do not submit claims. You are responsible for paying for your visits directly at the time of your appointment.

2. Your Insurance is Yours

Your insurance plan is an agreement between **you** and your **insurance company**. It is not an agreement between us and the insurance company.

3. Every Plan is Different

Every insurance plan has different rules. Because we are not in their network, we do not know what your specific plan will pay for.

4. How to Check Your Benefits

You can find out what your plan covers! You can check your benefits online or call the number on the back of your insurance card. When you call, tell them you are looking for **Occupational Therapy** services.

5. We Provide "Superbills"

If you want to try to get money back from your insurance, we can help. Just ask us for a **Superbill**. A superbill is a detailed receipt. You can send this receipt to your insurance company. If you have out-of-network benefits, they might pay you back for some of the cost.

Note: You can also use HSA (Health Savings Account) or FSA (Flexible Spending Account) cards to pay for your visits!

Questions to Ask Your Insurance

Call the number on your card and ask these simple questions:

- ☐ **Do I have out-of-network benefits for Occupational Therapy?**
- ☐ **Do I have a deductible I need to meet first?** (This is the amount you must pay yourself before they start helping).
- ☐ **How much money will I get back for each visit?**
- ☐ **How do I send in my "superbill" receipt to get paid back?**

Thank you for choosing OC Pelvic Wellness for your care. If you have any questions about this guide, please ask!