

Superbill and Insurance Information for Couples & Family Counseling

Private-Pay Practice Notice

Our practice is a **private-pay practice** and does not bill insurance or participate in insurance networks. Payment is due at the time services are rendered.

Important Insurance Information

Many insurance plans **do not cover couples or family counseling**, even when services are provided by a licensed mental health professional. Because of this, private pay is often the most predictable and transparent option for these services.

Superbills for Couples and Family Counseling

Some clients choose to submit a superbill for couples or family sessions; however:

- Reimbursement is **often limited or excluded**
- Insurance companies may require identifying **one client** for billing purposes
- A diagnosis may be required by the insurance provider
- Reimbursement, if considered, is **not guaranteed**

Submitting a superbill does not mean your insurance company will approve or reimburse the claim.

Important Considerations

- Insurance billing requirements may not reflect the shared or relational focus of treatment
 - *Claims are typically reviewed under one individual's benefits*
 - Any reimbursement is sent **directly to the client**, not to the practice
 - Clients are responsible for verifying coverage prior to submitting claims
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Questions to Ask Your Insurance Provider

- Are couples or family therapy services covered under my plan?
 - If not, are any exceptions made for out-of-network services?
 - Is a diagnosis required for reimbursement?
 - Are there session or dollar limits?
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Our Recommendation

Due to frequent insurance exclusions, many clients elect to use **private pay** for couples and family therapy to avoid confusion, denials, or misrepresentation of treatment focus.

Submission of a superbill does not guarantee reimbursement. Insurance benefits and coverage decisions are determined solely by the insurance provider.