Dr. Adam Ben-Hanania

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Out-of-Network Benefits

Dr. Adam Ben-Hanania does not participate in insurance plans and is considered an out-of-network provider. Depending on your individual health insurance plan, you may be eligible for reimbursement for a portion of the cost of psychotherapy. Coverage and reimbursement vary by plan, so please confirm your specific out-of-network mental health benefits directly with your insurance carrier.

Dr. Ben-Hanania does not bill insurance companies directly. You are responsible for payment for services. He will provide invoices containing the information needed for you to submit claims directly to your insurance carrier. Reimbursement is determined by your insurance plan and is not guaranteed.

Many plans require an annual out-of-network deductible to be met before reimbursement begins. After the deductible is met, a plan may reimburse a percentage of its allowed amount for outpatient mental health services. Some plans also have an annual out-of-pocket maximum. Because plan terms differ, your insurance carrier is the best source for information about your benefits.

To learn more, call the member-services number on the back of your insurance card. It can be helpful to note the date and time of the call and the name of the representative you speak with. Consider asking:

- Does my plan include out-of-network benefits for outpatient behavioral or mental health services? If so, what are those benefits?
- Do I need prior authorization or a referral for outpatient psychotherapy?
- What is my annual out-of-network deductible, and how much of it has already been met?
- After I meet my deductible, what percentage of the allowed amount does my plan reimburse for outpatient psychotherapy?
- What is the plan's allowed amount or usual, customary, and reasonable (UCR) amount for a 45-minute psychotherapy session?
- Do I have an out-of-pocket maximum for out-of-network care? If so, what is it?
- Are there specific claim forms or documentation I need to submit, and where should I submit the claim?
- Is there a deadline for submitting out-of-network claims?

Please note: Information provided by your insurance carrier about benefits is not a guarantee of payment. You remain responsible for the full fee for services regardless of the amount, if any, reimbursed by your insurance plan.