

# HERPATH OT & WELLNESS

HERPATHOTANDWELLNESS.COM

## How to Submit a Superbill & Use Your Out-of-Network Benefits

At HerPath Occupational Therapy & Wellness, we are an out-of-network provider. This means we do not bill your insurance directly—but many clients receive partial reimbursement using their out-of-network benefits.

This guide will help you navigate the process with confidence.

### What Is a Superbill?

A superbill is a detailed receipt of services that you can submit to your insurance company for potential reimbursement.

It includes:

- Provider information (name, credentials, NPI)
- Diagnosis code(s) (ICD-10)
- Service date(s)
- CPT (procedure) code(s)
- Amount paid

### Step-by-Step: How to Submit Your Superbill

1. **Request Your Superbill**
  - You'll receive this after your session (or monthly upon request).
2. **Check Your Insurance Benefits**
  - Call the number on the back of your insurance card.
3. **Submit Your Claim**
  - Upload through your insurance portal OR mail it in.
  - Some plans also allow submission through apps.
4. **Track Your Reimbursement**
  - Reimbursement typically takes 2–6 weeks.

### Questions to Ask Your Insurance Provider

When calling, you can say:

“I'd like to understand my out-of-network benefits for occupational therapy.”

Ask:

- Do I have out-of-network benefits for occupational therapy?
- What is my deductible, and has it been met?
- What is my coinsurance percentage?
- What is the allowed amount per session?
- Do I need pre-authorization?
- Is there a visit limit per year?
- Where do I submit superbills/claims?
- How long does reimbursement take?

## Common CPT Codes for Occupational Therapy

Your superbill may include one or more of the following codes:

### Evaluations

- 97165 – OT Evaluation (Low Complexity)
- 97166 – OT Evaluation (Moderate Complexity)
- 97167 – OT Evaluation (High Complexity)

### Treatment Codes

- 97535 – Self-Care / Home Management Training
- 97530 – Therapeutic Activities (functional movement)
- 97110 – Therapeutic Exercise
- 97112 – Neuromuscular Re-education

*These codes are standard and widely recognized by insurance providers.*

## Diagnosis Codes (ICD-10)

Your superbill will also include diagnosis codes that support medical necessity. In addition to this, your insurance may request a referral from your doctor. While HerPath OT & Wellness does not require a referral to treat you, your insurance may need one so it may be useful to have one on file.

## Helpful Tips for Reimbursement Success

- Submit claims promptly (within 30–90 days, depending on your plan)
- Keep copies of all superbills and submissions
- Use the exact language: “occupational therapy”
- Follow up if you haven’t heard back within a few weeks
- If denied, you can appeal the claim

## Good to Know

- Reimbursement amounts vary by plan
- Payment is typically sent directly to you

- We are happy to provide documentation if needed for appeals

## Need Help?

If you have questions about your superbill or need additional documentation, we're here to help.

**HerPath Occupational Therapy & Wellness**

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