

Understanding Cash-Pay Care and Superbills

A plain-language explainer, plus a worksheet for planning your out-of-pocket costs.

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What cash-pay means

A cash-pay, or private-pay, practice doesn't bill insurance directly. You pay a published price at the time of service. The upside is transparent pricing and no surprise bills. If you have out-of-network benefits, you may be able to get some of it reimbursed by submitting a superbill.

What a superbill is

A superbill is an itemized receipt with the codes your insurer needs. You send it to your insurance company yourself, and they decide whether to reimburse you based on your out-of-network benefits. Reimbursement is never guaranteed and depends entirely on your plan.

Questions to ask your insurer about out-of-network care

- Do I have out-of-network outpatient mental health benefits?
- What is my out-of-network deductible, and how much have I met?
- What percentage do you reimburse after the deductible?
- Do you need the claim on a specific form, and by when?

My cost worksheet

Item	Amount