

Loud & Clear Speech Therapy's Guide to Superbills & Insurance

What is a superbill?

A superbill is an itemized receipt from your healthcare provider that includes important information such as your provider's details, diagnosis codes (ICD-10 codes), procedure codes (CPT codes), date(s) of service, and amount billed.

Why should I submit a superbill to my insurance?

Clients may want to submit a superbill to your insurance to get reimbursed for out-of-pocket healthcare costs when you see a provider who doesn't directly bill your insurance, helping you recover some or all of what you paid for the appointment. It's helpful to verify your out-of-network benefits before your appointment so you know what to expect for reimbursement.

How do I submit a Superbill to my insurance?

1. Collect a superbill from your healthcare provider. Loud & Clear Speech Therapy provides superbills via your client portal at the end of every month.
2. Download a reimbursement claim form from your insurance company's website or request one by phone. This is typically called a "patient reimbursement form" or "out-of-network claim form."
3. Complete the claim form with your personal information and policy details, then attach the superbill. Some insurance companies also allow you to submit claims through their online portal or mobile app by uploading the superbill directly. Other insurance companies may provide an address for you to mail a physical copy of your request for reimbursement.
4. The insurance company will review your claim and reimburse you according to your plan's out-of-network benefits, typically within 30-45 days. The reimbursement amount depends on your deductible, coinsurance, and coverage limits.