How to Submit Your Superbill

MindBeingWell Psychological Services | Out-of-Network Insurance Reimbursement Guide

A superbill is a detailed statement of your sessions. If your plan includes out-of-network benefits, you can submit it to your insurance company and they may reimburse part of what you paid. Find your insurer below, then check page 2 for the plans available in your state.

Before you start: Check the back of your insurance ID card. The claims address and website printed there are the most accurate for your plan, especially if your coverage is through an employer. Submitting online is usually the fastest option.

Aetna

- **Online:** Log in to your Aetna member account, choose to file a claim, answer a few questions, and upload your superbill.
- **By mail:** Complete the Aetna medical claim form and mail it with your superbill to the address on your ID card.
- **Where:** Same steps in every state.

aetna.com claim forms

UnitedHealthcare

- **Online:** Sign in at myuhc.com, open Claims & Accounts, and select Submit a Claim to send the digital form.
- **By mail:** Print the medical claim form and mail it with your superbill and receipts to the address on your ID card.
- **Timing:** A reimbursement check can take up to 30 days after your claim is processed.

UHC: how to submit a claim

How it works

1. Pay for your session at the time of service.
2. Receive your superbill from MindBeingWell.
3. Submit it to your insurer online or by mail.
4. Watch for your Explanation of Benefits (EOB). Any reimbursement is paid directly to you.

Cigna

- **Online:** Log in to myCigna.com, go to Claims, and submit your claim with your superbill attached.
- **By mail:** Complete the Cigna medical claim form and mail it with your superbill to the address on your ID card.
- **Deadline:** Generally 180 days from the date of service, unless your plan or state allows more time.

Cigna medical claim form (PDF)

Kaiser Permanente

- **Check your plan first:** Most Kaiser HMO plans cover outside providers only for emergencies or approved referrals. Plans with out-of-network options (such as KP Plus, Added Choice, or Flexible Choice) may reimburse you.
- **Online:** Sign in at kp.org, go to Coverage & Costs, select Submit a Claim, and upload your superbill and proof of payment.
- **By mail:** Use the Member Reimbursement or Medical Claim Form and mail it to the address on the form for your region.

Kaiser claim steps

Tips for a smooth claim

- Keep a copy of everything you submit.
- Submit regularly, such as monthly, instead of waiting until year-end.
- Deadlines vary by plan and can be as short as 90 days, so submit promptly.
- Most claims are processed in 2–8 weeks. No EOB after 30 days? Call your insurer to confirm they received it.

Seeing us in-network? If your sessions are billed to your Aetna or Blue Cross Blue Shield plan in-network, you do not need a superbill. The claim is filed for you, and you pay only your copay or coinsurance. Superbills are for private-pay and concierge clients who want to seek out-of-network reimbursement.

Questions? Our care coordinator is happy to help you through the process. Email mindbeingwell@welltherapy.healthcare or call 943-241-6433.

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Your plan by state

Aetna, Cigna, and UnitedHealthcare use the same steps in every state (see page 1). Kaiser Permanente is listed only where it offers plans. Each state's Blue Cross plan is separate, so use the plan named on your ID card. Kaiser service areas

State	Plans you may have	Blue Cross plan: how to submit
Georgia	Aetna, Cigna, UnitedHealthcare Kaiser Permanente (Atlanta and Athens areas)	**Anthem BCBS:** Download the member claim form from the Anthem Forms Library (select Georgia) and mail it with your superbill to the address on your ID card. anthem.com/forms
Maine	Aetna, Cigna, UnitedHealthcare	**Anthem BCBS:** Download the claim form from the Anthem Maine Forms Library and mail it to the address on your ID card. anthem.com/me/forms
Texas	Aetna, Cigna, UnitedHealthcare	**BCBS of Texas:** Use Form Finder at bcbstx.com, or log in and go to Support → Forms and Documents. BCBSTX forms help
Illinois	Aetna, Cigna, UnitedHealthcare	**BCBS of Illinois:** Log in to Blue Access for Members, open the Message Center, start a new message, choose "Claims Submission Attachments," and attach your form and superbill. Or mail them. BCBSIL claims FAQ
South Dakota	Aetna, Cigna, UnitedHealthcare	**Wellmark BCBS:** Submit online or mail the member claim form. wellmark.com claims
Alaska	Aetna, Cigna, UnitedHealthcare	**Premera BCBS:** Sign in at premera.com and use the Secure Inbox, or mail to PO Box 91059, Seattle, WA 98111-9159. Premera AK claim form
Washington	Aetna, Cigna, UnitedHealthcare Kaiser Permanente (statewide)	**Premera Blue Cross:** Sign in at premera.com and use the Secure Inbox, or mail to PO Box 91059, Seattle, WA 98111-9159. Premera WA claim form **Regence BlueShield:** Sign in to your Regence account, select Claims & costs, and follow the prompts, or mail the claim form to the address on your ID card. Regence claims
South Carolina	Aetna, Cigna, UnitedHealthcare	**BCBS of SC:** Log in to My Health Toolkit, open Claims & Authorizations, and select File a Claim, or mail the Health Benefits Claim Form. BCBSSC file a claim
North Carolina	Aetna, Cigna, UnitedHealthcare	**Blue Cross NC:** Submit in the Blue Cross NC member portal, or mail to PO Box 35, Durham, NC 27702-3055 (fax 866-990-1385). Blue Cross NC forms
Maryland	Aetna, Cigna, UnitedHealthcare Kaiser Permanente (Baltimore and suburban MD)	**CareFirst BCBS:** Log in to My Account, select Claims, then Submit a Claim Online and upload your superbill. To mail, download the form under Plan Documents → Forms. CareFirst claims
Virginia	Aetna, Cigna, UnitedHealthcare Kaiser Permanente (Northern Virginia)	**Anthem BCBS:** Download the claim form from the Anthem Virginia Forms Library and mail it to the address on your ID card. (Northern Virginia members may have CareFirst; see Maryland.) anthem.com/va/forms
California	Aetna, Cigna, UnitedHealthcare Kaiser Permanente (Northern and Southern CA)	**Blue Shield of CA:** Log in at blueshieldca.com or the Blue Shield app, or mail the claim form with your superbill to PO Box 272540, Chico, CA 95927. Blue Shield claims **Anthem Blue Cross:** Mail the member claim form and superbill to Anthem Blue Cross, PO Box 60007, Los Angeles, CA 90060-0007, or log in to find plan forms. Anthem CA forms
Hawaii	Aetna, Cigna, UnitedHealthcare Kaiser Permanente (all islands)	**HMSA:** Log in to My Account, open Forms, then Medical Receipts, and upload your superbill. Or mail to HMSA, PO Box 860, Honolulu, HI 96808-0860. Processing may take 90 days or more. HMSA claims help
Other states	Aetna, Cigna, UnitedHealthcare	**Any BCBS plan:** Log in to the member website on your ID card, or call the member services number on the back.