



Many suicide loss survivors find a grief counselor with real suicide bereavement training, only to learn that therapist does not accept insurance. This does not always mean the care is out of reach. You do not need to read or act on all of this at once. Come back to the section that matches where you are right now.

Why So Many Grief Therapists Don't Accept Insurance

- About a third of practicing psychologists have left insurance networks, according to a 2024 American Psychological Association survey, most often over low reimbursement and heavy paperwork.
- Insurance directories often list providers who are no longer accepting new patients on that plan, so calling ahead before assuming availability saves real time.
- Federal parity law requires comparable out-of-network coverage for mental and physical health where out-of-network coverage exists at all, though enforcement has been uneven in recent years.

How Superbills and Reimbursement Work

- A superbill is a detailed invoice from your therapist including a diagnosis code, service code, provider number, and fee, and it is the document your insurer needs to process a reimbursement claim.
- A diagnosis on a claim becomes part of your medical record, and some survivors worry about how that could matter later. That concern is reasonable, and paying out of pocket instead is always a valid choice.
- Submitting superbills regularly, rather than saving them up, moves you toward your deductible faster, and most insurers accept claims for months after a visit, not just the same week.

Claims Services That Can Help

- Reimbursify, Mentaya, and Thrizer can handle out-of-network claims for a small per-claim fee. None of these is a personal recommendation, and picking any one, or none, is enough.
- Mentaya reports clients recover an average of 62 percent of session costs, though your actual reimbursement depends entirely on your specific plan.
- If a plan keeps denying valid claims, a complaint to the state Department of Insurance or the federal Employee Benefits Security Administration is a real option.

Medicare, Medigap Plan G, and When Insurance Covers Nothing

- Medicare Part B covers therapy at 20 percent coinsurance when the therapist accepts Medicare, and a Medigap Plan G can cover that remaining coinsurance along with certain excess charges. Neither helps at all when a therapist has opted out of Medicare entirely.
- Sliding scale fees, an Employee Assistance Program, county or state behavioral health departments, and faith-based agencies like Catholic Charities and Jewish Family Service can all offer income-based care regardless of insurance.
- Calling 211, a local hospital's social work department, or the SAMHSA National Helpline at 1-800-662-4357 can point you to what is actually available near you.

Source

<https://sunflowersaftersuicide.com/out-of-network-therapy-after-suicide-loss/>