

Keep seeing your therapist, and get reimbursed at your in-network level.

If your therapist is out of your insurance network, you're probably paying their full fee and getting little or nothing back. Your health plan can agree to treat your care as in-network when its own network can't meet your need. That's called a **network gap exception**, and Inclara asks your plan for one on your behalf.

Why you get so little back now

Out-of-network benefits usually sit behind their own deductible, often several times the in-network one and counted separately. Until you meet it, your plan reimburses nothing. Some plans have no out-of-network benefit at all.

What changes if it's approved

You keep your therapist and your schedule. You pay them as you do now, and your plan reimburses you using your in-network deductible and coinsurance, against the amount it allows for each session. Nothing about your therapist's fee or practice changes.

1. CHECK

Answer a few questions online, about 10 minutes, so we can see whether your plan and situation qualify.

2. WE BUILD THE CASE

We read your plan documents and search its network for someone who can meet your need, and document what we find.

3. YOUR THERAPIST SIGNS

They complete a short letter of medical necessity on our form. It takes them a few minutes.

4. WE FILE AND FOLLOW UP

We submit the request, chase the plan until it decides, appeal if it says no, and handle renewals.

You're likely a good fit if

- You're an adult with health insurance through an employer.
- Your plan's network can't meet your need: a language or culture, a specialty, treatment that's working and shouldn't be interrupted, or care that can't wait.
- Your therapist is licensed in the state where you are during sessions.

We don't handle Medicare or Medicaid plans.

What it costs

Nothing upfront, and no fee unless your plan approves. If we can't get it approved, you owe us nothing.

Your information

We work under HIPAA and share only what your plan needs to decide. Your therapist doesn't share anything about you with us; you start on your own.



See if you qualify

Scan the code or go to the address below. Tell us who your therapist is, and we'll take it from there.

inclara.us/qualify

Questions: hello@inclara.us