

UNDERSTANDING YOUR PAYMENT OPTIONS FOR MENTAL HEALTH CARE

Self-Pay vs. Out-of-Network: What's the Difference?

At **Onward Growth Psychiatry**, we believe in making your care experience as transparent and stress-free as possible—including how you pay for services.

This guide breaks down the two most common ways clients pay for mental health services with us: self-pay and out-of-network reimbursement.

What Is Self-Pay?

Self-pay means you pay directly for your sessions without involving insurance.

Why choose self-pay?

- ✓ No mental health diagnosis required
- ✓ Full privacy (no info shared with insurance)
- ✓ More flexibility with treatment
- ✓ No session limits or pre-approvals
- ✓ No surprise denials or delays

Self-pay gives you complete control over your mental health care.

What Is Out-of-Network (OON) Reimbursement?

If you have a PPO or similar insurance plan, you may have out-of-network mental health benefits. This means you can still see us—and your insurance might reimburse you for part of the cost.

How it works:

1. You pay for the session up front.
2. We provide you with a superbill (a detailed receipt).
3. You submit it to your insurance company.
4. If your plan allows, you'll receive partial reimbursement.

Reimbursement rates vary but often range from 30%–80% depending on your plan.

Quick Comparison:

Feature	Self-Pay	Out-of-Network
Uses insurance?	✗ No	✓ Yes (you submit claims)
Diagnosis required?	✗ No	✓ Usually
Privacy from insurance?	✓ Full privacy	✗ Limited privacy
Payment due at session?	✓ Yes	✓ Yes
Eligible for reimbursement?	✗ No	✓ Possibly

Which Option Is Right for You?

- Choose Self-Pay if you want more privacy, flexibility, and control over your treatment.
- Use Out-of-Network if you want to reduce costs using your insurance benefits and are okay submitting claims yourself.

Serving Clients Across Virginia

We offer virtual care for self-pay and OON clients across Virginia, including:

- Richmond
- Northern Virginia (NOVA)
- Charlottesville
- Virginia Beach & Hampton Roads
- Statewide via telehealth

HAVE QUESTIONS?
WE'RE HAPPY TO WALK YOU THROUGH YOUR OPTIONS AND
HELP YOU DECIDE WHAT'S BEST FOR YOU.
BOOK A FREE 15-MINUTE CONSULTATION
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