

Insurance & Payment Scripts

Handle Insurance Questions With Confidence

CloneYourself for Psychologists

Premium Members Resource

Mastering the Insurance Conversation

Insurance and payment conversations can be uncomfortable, but they don't have to be. These scripts help you navigate these discussions with clarity and confidence while ensuring clients understand the value of their investment in mental health care.

Script 1: 'Do You Take My Insurance?'

For In-Network:

"Yes, we're in-network with [Insurance]! Let me get your member ID so I can verify your specific benefits before your first session. That way you'll know exactly what your copay or coinsurance will be. What's the member ID on your card?"

For Out-of-Network:

"We're considered out-of-network with [Insurance], but here's the good news—most clients with out-of-network benefits get 60-80% of their session cost reimbursed. We provide a superbill after each session that makes filing for reimbursement simple. Would you like me to walk you through how that works?"

Script 2: Explaining Private Pay Benefits

"I understand cost is an important factor. Let me share why some clients choose private pay even when they have insurance: 1. Complete privacy—no diagnosis required for your insurance record 2. No session limits—we work until you're ready, not until insurance says stop 3. Full confidentiality—insurance companies can request session notes 4. Flexible scheduling—no pre-authorizations or referrals needed Many clients find that the freedom private pay offers actually accelerates their progress. Would you like to discuss payment options?"

Script 3: 'I Can't Afford Therapy'

"I hear you, and I appreciate you being honest about that. Can I ask you a question? What is it costing you NOT to address this right now? I'm thinking about things like how it affects your work performance, your relationships, your sleep, your overall quality of life. When we add up all those costs—including the emotional toll—therapy often turns out to be the more affordable option. That said, I want to make sure you can access care. We offer [payment options: sliding scale/payment plans/reduced rate slots]. Let's find something that works for your situation."

Script 4: Discussing Superbills

"A superbill is essentially a detailed receipt that includes everything your insurance company needs to process a reimbursement claim. After each session, we'll provide you with one automatically. To file it, you simply submit it through your insurance portal or app—most insurance companies make this pretty straightforward now. Many clients set up a monthly routine: collect their superbills, spend 10 minutes submitting them, and get reimbursement checks within 2-4 weeks. Would you like me to send you instructions on how to submit to [their insurance company]?"

Script 5: Late Cancellation/No-Show Fees

"I want to make sure you understand our cancellation policy. We ask for 24-hour notice if you need to reschedule. Cancellations within 24 hours or no-shows are charged the full session fee. I know that might sound strict, but here's why we have it: that time slot is reserved just for you. When it goes unused without notice, we can't offer it to someone else who might be waiting. The good news is that most clients rarely need to use this policy, and we always try to reschedule when possible. Life happens, and we understand that—we just ask for communication."