

Client Guide for Insurance Reimbursement

At Sanus Psychology, therapy services may be covered by your supplementary (aanvullende) health insurance plan. Below is a step-by-step guide to help you navigate the process of getting reimbursed for your therapy sessions.

Step 1: Confirm Coverage with Your Insurance Provider

Before starting therapy, it's important to check with your health insurer to confirm whether your supplementary insurance covers sessions with a NIP-registered psychologist. The following insurance companies and packages may provide good coverage for psychological services, including Schema Therapy or EMDR Therapy:

Insurance Packages that May Cover Therapy at Sanus Psychology:

1. **ONVZ**

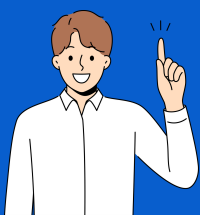
- Packages: Optifit, Topfit, Superfit
- Reimbursement: ONVZ Superfit offers the highest coverage, reimbursing €40 per session with a yearly limit of up to €1,200, while Optifit and Topfit offer up to €600 per year.

2. **VGZ**

- Packages: Aanvullend Goed, Beter, Best
- Reimbursement: VGZ offers €40 per session for alternative treatments, with yearly limits ranging from €500 to €800 depending on the package.

3. **CZ**

- Packages: Aanvullend Plus, Top, Gezinnen
- Reimbursement: These packages typically cover alternative treatments, offering €40 per session with a yearly limit of €350 to €550 depending on the package.



If your current insurance provider does not offer coverage for therapy at Sanus Psychology, you can switch to a new insurer or adjust your supplementary insurance package during the open enrollment period from mid-November to December 31, with the new coverage taking effect on January 1.

Step 2: Contact Your Insurer

When speaking to your insurance provider, please provide the following information about your therapist:

- Practitioner Name: Cevdet Acarsoy
- Title: NIP Psycholoog, ISST certified Individual Schema Therapist
- Psycholoog NIP nr: 242183
- ISST Certificate nr: IND-3022
- AGB code: 94114334

You may want to ask the following questions to clarify your coverage:

1. Does my supplementary insurance cover therapy with a NIP-registered psychologist as part of alternative treatments?
2. What amount per session is reimbursed?
3. How many sessions are reimbursed per year?
4. What is the total amount I can claim per year?
5. Does the insurance cover Schema Therapy or EMDR Therapy as part of alternative treatments?

Step 3: Payment Process

1. Invoicing and Payment to Sanus Psychology

- After each session, you will receive an invoice directly from Sanus Psychology for the services provided.
- The invoice will include all the necessary information for your insurance company, such as the session date, therapist details, and the total fee.
- You are responsible for paying the full amount of the invoice directly to Sanus Psychology within the payment term (usually 30 days).

2. Submitting Your Invoice for Reimbursement

- At the same time, you can submit the invoice to your insurance provider to claim reimbursement according to your supplementary package.
- Your insurance company will review the invoice and reimburse you based on the coverage percentage provided by your policy (e.g., €40-75 per session for CZ, VGZ, and ONVZ plans).

3. Reimbursement Timeline

- In some cases, you may receive the reimbursement from your insurance provider before the payment due date to Sanus Psychology. If this happens, you can use the reimbursement to help pay the invoice.