



The Leaving Insurance Checklist

A step-by-step checklist for US therapists moving from insurance panels to a private-pay caseload, one panel at a time, without losing the caseload you've built.

How to use it: work through the steps in order. Most therapists leave panels gradually, starting with the lowest-paying or most difficult payer, rather than all at once. Keeping some panels is a perfectly good outcome too.

1 Know your numbers first

Decisions are easier when you can see what each panel is really worth.

Payer	Rate per session	Clients now	% of caseload	Admin hassle (1–5)
Private pay				—

- ☐ Write down your full private-pay fee (what you'd charge a new client today).
- ☐ Note slow payers, denials, audits or recoupment demands for each payer over the last year.
- ☐ Work out how many private-pay clients would replace each panel's income at your full fee.

2 Build private-pay demand before you leave

- ☐ Your directory profiles and website say clearly who you help and that you offer private pay.
- ☐ Your fee and your out-of-network options are explained in plain language.
- ☐ You have referral relationships that don't depend on insurance directories (physicians, schools, other therapists).
- ☐ New enquiries are being booked at your full fee, or onto a waitlist.

3 Read every contract before you give notice

- ☐ Find each contract's termination clause and its notice period (often 30–120 days; check yours).
- ☐ Check whether you must keep seeing existing clients for a period after termination (continuity of care).
- ☐ Check how notice must be sent (portal, email, certified letter) and to whom.
- ☐ Check for platform agreements too (for example Headway, Alma or Grow), which have their own terms.
- ☐ Medicare and Medicaid have their own rules and processes; check those separately.

4 Plan the timeline, one panel at a time

- ☐ Pick the first panel to leave (lowest rate, highest hassle, or both).
- ☐ Set the dates: notice sent, termination effective, last in-network session.
- ☐ Stop taking new clients on that panel now, and offer new enquiries private pay instead.
- ☐ Keep a cash buffer for the transition month or two.
- ☐ Diary a review 60–90 days later before deciding on the next panel.

5 Tell your clients early and clearly

- ☐ Give clients clear notice, in line with your licensing board and code of ethics.
- ☐ Offer their options in writing: private pay at your fee, out-of-network reimbursement with superbills, your sliding-scale policy (if you have one), or a referral to an in-network clinician.
- ☐ Update your informed consent, fee agreement and financial policy.
- ☐ Give self-pay clients a Good Faith Estimate, as the No Surprises Act requires.

6 Get superbills right

A superbill lets a client claim out-of-network reimbursement themselves. It usually includes:

- ☐ Your name, credentials, license number and NPI
- ☐ Your practice address and tax ID (EIN)
- ☐ The client's name, date of birth and address
- ☐ Date of each session and place of service
- ☐ CPT code for each session and its fee
- ☐ Diagnosis code (ICD-10)
- ☐ Amount paid, and your signature

7 Help clients check their OON benefits

Questions for clients to ask their insurer:

- ☐ Do I have out-of-network outpatient mental health benefits?
- ☐ What is my out-of-network deductible, and how much have I met?
- ☐ What percentage do you reimburse, and of what allowed amount?
- ☐ Do I need pre-authorization?
- ☐ How do I submit a superbill, and how long do payments take?
- ☐ Is telehealth covered out of network?

8 Protect yourself from clawbacks after you leave

- ☐ Keep complete notes and billing records for every in-network session you billed.
- ☐ Keep your termination notices, confirmations and dates on file.
- ☐ Check your state's rules on how far back insurers can recoup payments.
- ☐ Reconcile final claims and remittances for each panel, and follow up on anything unpaid.

Want the full path, with templates and live help?

Leaving Insurance is module 6 of The Full-Fee Path inside Well-Built Practice, with tapering plans, client letters, superbill templates and a weekly live call. Opening January 2027:

wellbuiltpractice.com

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