



IMPORTANT INSURANCE RELATED QUESTIONS

When parents call the insurance company regarding coverage of therapy services, there are several important questions they need to ask:

1. My child is ____old. Does our policy cover his/her speech/OT services?
2. What conditions will insurance specifically cover?
- 3.
4. What ICD-9 (diagnosis) codes and CPT (treatment) codes are covered for reimbursement?
5. Do I need to obtain a prescription for therapy services?
6. Do I need to obtain authorization for therapy services?
7. Which conditions are specifically excluded from treatment?
8. How many sessions will insurance cover? Is there a time limit?
9. Do I have a deductible or co-pay?
10. Do I need to schedule all of the visits by a certain date?
11. Does insurance cover out of network therapy services?
12. How do I get reimbursed for out of pocket therapy expenses? What do I need to provide the insurance company?