

Pediatric Therapy
WWW.THEOTZONE.COM
(844) 689-6631 / (844) OTZONE1

Guide to Insurance Reimbursements

Welcome

We are a private-pay practice and do not bill insurance companies directly. Many families pay out of pocket so their child can be seen quickly. We currently have openings.

If you later want reimbursement, we provide a monthly superbill (not after each visit) that you can submit to your insurer. Payment depends on your plan.

If you want reimbursement

These steps are optional. A pediatrician diagnosis, a referral, a letter of medical necessity, and a call to your insurance company help only if you want reimbursement or a gap exception. You do not need them to book.

1. ***Your child's pediatrician***

   Almost all plans require a medical diagnosis to cover therapy. A diagnosis on file can make superbill claims move faster. A letter of medical necessity is often required for a network gap exception. If your plan needs pre-authorization, your pediatrician's office can help submit it.

   You can ask for:

   - a formal diagnosis (for example, sensory processing disorder, developmental delay, or a speech disorder)
   - a referral for occupational therapy and/or speech therapy
   - a letter of medical necessity
   - any relevant test results or evaluations

2. **Call the number on your insurance card**

   Look on the back for Member Services or Provider Services. Tell them you are considering an out-of-network provider for occupational or speech therapy. Ask them to email or mail a summary of your out-of-network rehabilitation benefits, and write down the reference number.

   The insurance call usually takes about 15–20 minutes.

   

   Questions:

   - Do my benefits include out-of-network occupational therapy?
   - Out-of-network speech therapy?
   - What percentage of the allowed amount is reimbursed?

- Are CPT codes 97530, 97110, 97112, 97167, 97168, 92522, or 92507 covered?
- Is pre-authorization required?
- What is my out-of-network deductible, and how much have I met?
- Is there a maximum out-of-pocket for out-of-network services?
- How do I submit a superbill?
- If the plan only covers in-network providers, do you offer a network gap exception when no in-network provider has availability?

> Insurance companies are required to tell you what they cover. If the first person cannot help, ask for someone in the out-of-network benefits department.

3. **Want a person to walk through it?**
   Free 15-minute telephone consultation. No commitment and no pressure.



Plans and coverage

We also recommend asking your insurance provider about a Gap Exception (also called a Network Gap Exception or Single Case Agreement), which may allow for higher reimbursement if there are no available in-network providers or if wait times are too long.

Why families choose private pay

- You choose the therapist.
- Longer, uninterrupted sessions.
- Pricing is posted up front, with no surprise bills.
- Care is often reimbursed at rates similar to in-network care.



How to ask for a gap exception

1. Call and ask whether any in-network pediatric OT or speech providers are accepting new patients within 30 days.
2. If they cannot find any, or the wait is 3 months or more, ask: “Since there are no available in-network providers, can you grant a network gap exception for The OT Zone?”
3. Ask them to send the request form. They may need a letter of medical necessity from the pediatrician.

> **Example script**
>
> “I called to check availability of in-network occupational therapy providers in my area. You’ve confirmed there are none available within [X weeks]. I’d like to request a network gap exception for The OT Zone since they’re the only provider who can see my child in a timely manner.”

How billing works



Rates

CPT	Service	Fee
97530	OT therapeutic activities	**$60 / 15 min**
97110	OT therapeutic exercise	**$60 / 15 min**
97112	Neuromuscular reeducation	**$60 / 15 min**
97167	OT evaluation	**$425**
97168	OT re-evaluation	**$300**
92522	Speech evaluation	**$425**
92507	Speech treatment	**$60 / 15 min**

Sessions

Session	Fee	Billed as
OT 30 min	**$120**	billed as 2 units of 97530 and/or 97112
OT 45 min	**$180**	as 3 units of 97530 and/or 97112
Speech 30 min	**$120**	as 2 units of 92507
Speech 45 min	**$180**	as 3 units of 92507

Contact



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