Tell them that you would like to see an "Out of Network Provider" for occupational therapy. You want to know:

- 1) Do I need preauthorization to receive reimbursement for occupational therapy?
- 2) Is there a limit to the number of sessions that are covered for occupational therapy? If so, is the limit of sessions combined with other forms of therapy (speech therapy, physical therapy)?
- 3) What is the reimbursement rate for out of network occupational therapy? (For example, it is often 70% of the usual and customary fee schedule. If they say something similar to this statement, ask what the "usual and customary fee schedule for contracted occupational therapy providers is.)
- 4) Will my diagnosis of _____ (give them diagnosis code that the doctor wrote on the script) be covered under occupational therapy?
- 5) What is the process/paperwork that I need to submit to receive reimbursement?
- 6) Will reimbursement be sent directly to me or to my provider?