

How To Find Out What Your Insurance Covers

Though Life Skills Occupational Therapy does not take insurance, you may be able to submit a claim to your insurance company for reimbursement of healthcare expenses. I can provide a superbill or invoice and any other necessary letters or documentation at your request. There is no guarantee of reimbursement and coverage is dependent upon your insurance plan. You will pay for services at the time they are rendered and are responsible to pay for services regardless of insurance coverage.

You can use the following steps to guide your conversation with your insurance provider.

Call the member/customer service number on your medical insurance card and when you reach a representative, tell them:

"I am calling to check my benefits for
out-of-network outpatient occupational therapy."

1) Does my out-of-network deductible apply to outpatient occupational therapy? Yes No

The deductible is the amount you pay for covered services before your insurance plan starts to pay.

If the answer is yes:

What is my out-of-network deductible? \$_____

How much of my out-of-network deductible has been met? \$_____

The difference between the two amounts above is how much you still need to pay before your insurance plan starts to pay.

2) What is my co-payment (\$_____) and/or co-insurance(____%) per visit?

A co-payment is a specific dollar amount you pay for each visit. A co-insurance is a percentage of the overall cost of each visit that you pay. Your plan may include one or both of these.

3) What is my maximum annual visit limit? ____visits /year unlimited, pending medical necessity

4) Do I need a referral from a doctor before receiving occupational therapy? Yes No

5) Do I need to obtain authorization before receiving occupational therapy? Yes No

Obtaining authorization means getting your insurance company's explicit approval for a service before they will cover it.

If the answer is yes:

What is the process for obtaining authorization? _____

6) How and where do I submit claims/superbills to receive my reimbursement? _____
