



USING INSURANCE COVERAGE FOR HEALTH SERVICES

Check with your doctor first and ask that your child be tested (evaluation/assessment).

You may want to take notes on what you learn. The questions included here will help you gather the information needed.

Not all insurance plans are the same. It is good to know what yours offers. When calling the insurance company directly, the Insurance Card is all you need to begin the process. Call the Customer Service number typically on the back. If health insurance is provided by your employer, your Human Resources Department may be able to help.

Definitions

SLP	Speech & Language Therapy
OT	Occupational Therapy
PT	Physical Therapy
BHS / ABA	Behavior Health Services / Applied Behavior Analysis
Treatment Limitations	Explains what diagnosis is covered and which ones are excluded; watch for exclusions that state “except for congenital abnormality for developmental delay.”
Co-payment	A predetermined amount of money that the insured has to pay for each unit of service, e.g. \$20 per day.
Co-Insurance	A variable amount based on a percent of the total fee. For example, if the total fee is \$50 and the co-insurance amount is 20%, they would pay \$10 each session.
Individual Deductible	The amount of money all family members on the policy have to pay out of pocket before insurance would begin to pay for services.

Sample Questions - 1st Call

Call Date

Person you Spoke With

Questions to Ask

Answers Given

Is occupational, physical or speech therapy covered? How about Behavior Health Services (BHS) or Applied Behavioral Analysis (ABA)?

Are there any exclusions?

Is treatment limited in any way?

What types of diagnoses are covered?

Tell me more about my coverage for _____. (For example, developmental delay, genetic syndromes, autism.)

What is my co-pay? How many sessions will you pay part of each year?

Do I have an annual deductible? How much is it for an individual? And for the whole family?

Has any of my deductible been met? How much money has been applied to date?

Co-pay amount:

Co-insurance amount:

Annual deductible amount:

Individual:

Family:

Sample Questions - Follow Up Calls

Call Date

Person you Spoke With

Questions to Ask

The doctor says my child should be tested for occupational therapy (OT), physical therapy (PT) or behavior health services (BHS), what do I need to do?

Answers Given

Call Date

Person you Spoke With

Questions to Ask

The doctor says my child should be tested for OT, PT or BHS. I asked about this before but have not heard anything. What should I do?

Answers Given

Rights

Many requests for insurance funding will be approved. If not, you have a right to file an appeal. If the insurance company denies any services, it is a good idea to ask them to send you a letter. In this case, contact your regional center service coordinator and send a copy of the letter. Your service coordinator can help you figure out what to do next, which may be filing an appeal with your insurance company.