



## Guide for Calling Your Insurance Company

*Please use this resource to guide you through knowing what questions to ask your insurance company regarding therapy coverage for your child. Call us at 479-252-3321 for any questions you have.*

1. Locate your child's diagnosis code information found on the top of your child's evaluation report. Diagnosis codes are used by insurance to determine eligibility for services.
2. Know provider group information used to establish in-network or out-of-network claims status under our provider group, Fusion Therapy Center, LLC. NPI 1801552435.
3. Ask the following questions:
  - a. Does my plan provide coverage for physical, occupational, or speech therapy services?  
\_\_\_\_\_
  - b. Are there any exclusions or services not covered for my plan (Ex., exclusions for Developmental Delay, or a Specific Diagnosis, Age, etc.)?  
\_\_\_\_\_
  - c. Is Habilitative Therapy (therapy performed to gain new skill rather than to recover skills that have been lost) covered by my plan? Yes No
  - d. Is Rehabilitative Therapy (therapy performed to recover skills lost due to accident, injury, or illness) covered by my plan? Yes No
  - e. If the services **are** covered:
    - i. Do I need to meet my deductible before insurance will begin to pay for therapy services? \_\_\_\_\_
    - ii. If Yes, what is the deductible for the year? \_\_\_\_\_
    - iii. How much is currently left before I hit the deductible? \_\_\_\_\_
    - iv. When does my deductible reset? \_\_\_\_\_
    - v. Once insurance begins to pay, what is my patient responsibility? \_\_\_\_\_
    - vi. Co-Pay Amount \_\_\_\_\_
    - vii. Is the Copayment Amount Per Visit or Per Day? (sometimes there may be multiple visits per day) \_\_\_\_\_
    - viii. Is there a Co-insurance percentage instead of copayment amount? Yes No
    - ix. How many ST, OT or PT visits are covered per year?
      1. Speech \_\_\_\_\_
      2. Occupational \_\_\_\_\_
      3. Physical \_\_\_\_\_
    - x. Are any of these visit counts combined (i.e., OT & PT)? Yes No
    - xi. Once I have hit my visit limit for the year, is there any way I can request more visits if therapy is still needed? \_\_\_\_\_
  - f. Keep a Record of Your Call(s). Record the date of the call and ask for a reference number for your call. Date of call: \_\_\_\_\_ Reference #: \_\_\_\_\_

### **FYI—Common Treatment Billing (CPT) Codes:**

Physical Therapy: 97110

Occupational Therapy: 97530

Speech Therapy: Articulation/Language Therapy 92507, Feeding/Oral Motor Therapy 92526