Checking Your Out-of-Network Benefits for Speech Therapy

If you'd like to use your insurance for speech therapy services, here's how to check whether your plan includes out-of-network coverage for the procedure codes we most commonly use.

Step 1: Call Your Insurance Company

Call the customer service number on the back of your card. Ask to speak with a benefits representative.

Example script: "I'd like to check my out-of-network benefits for speech therapy. The procedure codes (CPT codes) are **92524** (voice evaluation) and **92507** (speech therapy treatment). I also want to confirm if telehealth speech therapy is covered."

Step 2: Ask These Key Questions

- Do I have out-of-network coverage for speech therapy?
- Are CPT codes 92507 and 92524 covered?
- Is telehealth speech therapy covered?
- Do I have an out-of-network deductible? How much is already met?
- What percentage will my plan reimburse (after the deductible is met, if applicable)?
- Do I need pre-authorization or a referral? (If yes, please inform the clinician what documentation they require)
- How do I submit claims? (*tip: online through your insurance portal is often simplest*)

Step 3: Using a Superbill

Since my practice is self-pay, you will pay at the time of service. I will provide a superbill, an itemized receipt with all required information, available in your portal. You can submit these to your insurance company for possible reimbursement, depending on your plan. *<u>Every plan is different, checking ahead will help you know what to expect.</u>*

Step 4: Keep Notes

It's always a good idea to have a record for your reference. When you call, write down:

- Name of the representative
- Date/time of call
- Answers to the questions above