



Children's Learning Connection, Inc.

Medical Insurance FAQ Updated 7.2009

1. Can I use my medical insurance to cover therapy services at CLC?

CLC contracts with some medical insurance plans and Independent Physician Agencies (IPAs). If you are covered by a plan or agency with which CLC contracts, you may be able to obtain coverage for some of the services CLC provides. Call your insurance company or check your current Explanation of Benefits (EOB). Typically, insurances provide some level of coverage for Speech Therapy, Occupational Therapy and Physical Therapy. A few insurances may provide coverage for Behavioral Therapy (ABA). Insurances do not cover Developmental Specialist services outside of ABA services, if ABA is a covered service.

2. Can I use my PPO insurance?

If CLC contracts with your insurance carrier, you may be able to use your PPO insurance to cover therapy services at CLC. Please ask the Office Staff for a current list of plans with which we contract. **Even with a PPO, you will often still need to obtain precertification and/or predetermination from your insurance company. Although your plan may have ST/OT/PT therapy benefits, your insurance company may ultimately only cover therapy for what they deem to be "medically necessary". Therapy for what your insurance company may consider to be a "developmental delay" MAY NOT be deemed medically necessary.**

We would advise you to do the following:

- a. **Obtain a prescription** from your pediatrician ordering an evaluation. This will help document "medical necessity". Provide this prescription to CLC.
- b. Be familiar with your own benefits. Call your insurance company and check your benefits for evaluations and therapy services (e.g., speech therapy).
- c. Once we obtain your paperwork, CLC will call your insurance company for you as a courtesy and check your coverage.
- d. A completed evaluation should provide you with recommendations for therapy. If your child needs therapy, **obtain a prescription** from your pediatrician ordering the therapy services. Again, this will help you to document "medical necessity". It is most helpful if the prescription includes your child's medical and therapy diagnoses on the prescription (see your evaluation report, a copy of which will be provided to your child's pediatrician). Provide this prescription to CLC.

3. What if my child has already had an evaluation? Can we just get started with therapy?

If you have a current evaluation (completed at another clinic within the past 6 months), and recommendations were made for therapy services, you may be able to use this in lieu of getting a new evaluation. Check with your insurance company. You will not be able to use a School District evaluation as this is considered for "educational" purposes and not "medically necessary".

4. What if CLC does not contract with my PPO plan?

If CLC does not contract with your particular medical insurance company or plan, you can enroll for services on a Private Pay basis. CLC can still assist you with checking your insurance coverage for out-of-network benefits and may be able to bill your PPO insurance as an out-of-network provider as a courtesy to you. You remain responsible for private payment each session. CLC will ask your insurance company to reimburse you directly. Alternatively, CLC is happy to provide you the necessary documentation you may need in order to seek reimbursement on your own.

Some PPO plans will require you obtain written authorization before going to an “Out-of-Network” provider. In order to obtain authorization from your insurance company you may need to show that none of the providers in your insurance companies PPO network specialize in pediatrics, specialize in your child’s specific diagnosis, have availability to take patients, or are located within a reasonable driving distance from you.

If you would like to ask CLC to consider contracting with your insurance company, please let the Office Staff know.

4. Can I use my HMO insurance?

If your pediatrician belongs to an Independent Physician Agency (IPA) with which CLC contracts, you may be able to obtain coverage for some of the services CLC provides. Please ask the Office Staff for a current list of IPAs with which we contract. Your pediatrician will need to provide you with a referral to CLC for evaluation and therapy services. Once your pediatrician’s IPA provides CLC with an authorization document, CLC can schedule services.