

Medical Insurance FAQ

1. Does CLC take HMO insurance?

Not at this time.

2. Can I use my PPO insurance?

CLC is also not currently a member of any PPO network. CLC is able to bill some PPO insurance plans as an “Out-of-Network” provider. YOU are responsible for checking your coverage to see if you can use an Out-of-Network provider.

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.

3. Which services can be billed for using insurance?

Check your coverage by asking your company for an explanation of benefits (EOB). Some companies cover speech, occupational and physical therapy. We are not familiar with any insurance companies that cover behavior specialist or developmental specialist therapies.

Some insurance companies may tell you they do not cover services if the underlying cause is a developmental delay. This is illegal in California. Per Assembly Bill 88 (AB 88), insurance companies which provide speech, occupational, and physical therapy services for rehabilitation purposes must also provide the same type of coverage for children with developmental delays. It may be helpful to ask your physician to write on your prescription for your child’s therapy that the therapy is “for medical purposes per Assembly Bill 88”

4. What documents do I need to provide to CLC?

- a. You must provide the office with a copy of your child’s CURRENT insurance card, front and back
- b. Prescription from your child’s physician for the speech, occupation or physical therapy services.
- c. On a monthly basis, the office will have you fill out a portion of a special billing form which will be submitted to your insurance company along with CLC invoices

5. Who is responsible for payment?

The office will attempt to bill your insurance directly on a monthly basis and we will ask that your insurance company reimburse YOU directly. YOU remain responsible for private payment on a WEEKLY basis.