HOW TO FILE OUT OF NETWORK BENEFITS:

*Questions to ask your insurance provider*

Call the member services phone number on the back of your insurance card. Tell the person you are speaking with that you would like to know your coverage for speech therapy with an out of network provider.

**Have the following information ready & available for the call:**

* Child’s name and date of birth
* Insurance member ID and policy/ group numbers

**Document:**

* Name of person you spoke with
* Employee ID number
* Date of call
* Time of call
* Ticket or reference number related to this call

**Questions to ask your insurance company:**

* What is my coverage?
* What is my out of network coverage? (i.e. are speech therapy services covered?)
* Is authorization required for therapy? If so, how do I (or my provider) obtain it?
  + Is there a maximum number of authorized treatments per year?
* What forms do I need to submit when filing my claim?
  + Can I find the form on your website?
  + Can you email me a copy?
* Can I file my claim online or do I need to mail/ fax it to you?
* Do I need to file my claim within a certain amount of time after the date of service?
* Do I need a superbill from the speech therapist?
  + Which information MUST be included on the superbill?
* Do you need any other information from the speech therapist?