



Dear Patients and Parents,

As a client of Main Step Speech Therapy Services, it is your responsibility to understand your insurance benefits before your visit occurs.

Please call your insurance company before your visit to ask the following questions about your plan:

1. Is speech therapy a **covered benefit** in my plan?

You may need to provide the insurance company with the treatment (CPT code) and diagnosis codes that will be billed. Some commonly billed CPT codes that our office bills:

- 92521, 92522, 92523, 92610: Speech therapy evaluations
- 92507, 92526, 92508: Speech therapy treatments

2. How many **visits** are allowed per year? _____

- Are visits counted by the calendar, or the plan year?

3. What is my **deductible**?

4. What is my **copay** or **coinsurance** for each visit?

5. What are the **exclusions** on my benefit plan? (such as exclusions if due to developmental delay, specific diagnoses, or covered only if due to "injury or illness," mental health conditions, congenital abnormalities, or medical necessity.)

6. Is pre-authorization and/or physician referral required?

The Main Step Speech Therapy Services Clinic is contracted with Regence BCBS, United Healthcare, TriWest Healthcare, AETNA, Medicaid, Oscar Health, Baylor Scott & White, WellPoint, and Superior Healthcare. If you have a different insurance company, you will pay the cost of services at the time of your appointment in full, and may be able to receive reimbursement from your insurance. If you are out of network, please ask the following questions:

1. Does my plan have out-of-network reimbursement for speech therapy services?

2. What details will I need to provide to my insurance company for reimbursement, if my plan has out-of-network reimbursement?

3. How and where do I submit claims? Certified mail, fax, etc.

We hope to work with you/your child. If your insurance company does not cover the codes provided above, please call the clinic to let us know. If you have any questions, we are happy to do our best to assist you in understanding your policy before your service with us. **We do not guarantee that services will be covered/paid for by your plan.** Asking these questions in advance will help you estimate your financial responsibility in relation to your policy.