TeamUp
THERAPY

Navigating Your Insurance Coverage

Initial steps:

Every insurance provider has its own set of rules, so it's crucial to contact your specific provider to understand your plan's benefits. Expect to spend about 10-20 minutes on the phone to confirm your benefits and learn how to submit a superbill. This initial time investment can help clarify what to expect when you send a superbill to your insurance company.

Look at the back of your insurance card and dial the number listed for "Member Services" or "Members." Have your card ready and be prepared to take notes during the call.

To ensure your superbill is processed smoothly:

- Check if you have out-of-network benefits.
- Learn the procedure for submitting a superbill.
- Make sure your home address is up-to-date with your insurance, especially if they'll be sending a check.

The following questions are to help guide your conversation with your insurance provider.

Questions to ask:

1. What specific disorders are eligible for coverage?

2. Are the following ICD-10 codes eligible for coverage when combined with treatment code 92507?

   F80.2 Yes ▫ No▫
   R48.8 Yes ▫ No▫
   R13.11 Yes ▫ No▫

3. Is TeamUp Therapy LLC in-network?

4. If they are not in-network, do I have out-of-network benefits?

5. What out-of-pocket expenses should I expect for speech therapy sessions? What is my deductible? What is my co-pay? What is my co-insurance rate?

6. What's the maximum number of visits permitted for habilitative and rehabilitative services?

7. Are there any restrictions or exclusions? Does my plan exclude habilitative therapy or developmental delay?

8. Is there a strict cap on the number of permitted sessions? If not, what's the procedure for requesting more?

9. Do I need to get pre-approval or a pre-assessment before beginning therapy? What's the fax number for submissions?

10. What is the effective date of my coverage?

11. Do I need a referral from my Primary Care Physician?

12. Are there any disorders that are explicitly not covered?

13. How do I submit a superbill?