



# speech zone

## Out of Network Insurance Reimbursement Guide

Speech Zone is an out-of-network provider with insurance. Payment is due in full at time of session. As a courtesy, we can submit out-of-network claims to your insurance on your behalf so you may be directly reimbursed what your plan allows. Speech Zone does not guarantee reimbursement. To assist you with receiving reimbursement, we have created this document to guide you in determining your out-of-network reimbursement benefits. In some cases, the total cost of an evaluation and/or therapy session is reimbursed, so we recommend going through the steps below to understand your plan's benefits. Knowing your out-of-network insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

### HOW TO CHECK YOUR OUT-OF-NETWORK COVERAGE AND BENEFITS:

1

PLAN TO HAVE 15-30 MINUTES OF YOUR TIME AVAILABLE TO CALL YOUR INSURANCE COMPANY. MAKE SURE TO HAVE THIS INFORMATION READY BEFORE YOUR CALL:

- Insurance card
- Name, date of birth, address, phone number, or possibly social security number of the child
- Pen and paper/notepad

2

THE INSURANCE REPRESENTATIVE MAY ASK FOR THE FOLLOWING INFORMATION:

- Company Name: Speech Zone
- Provider Name: Chelsey Kotler
- Tax ID (EIN): 20-3393228
- NPI: 1346675543
- Phone: (212) 799-1750
- Email: [speechzonenyc@gmail.com](mailto:speechzonenyc@gmail.com)

3

QUESTIONS TO ASK:

- Does my plan include **"out-of-network"** coverage for speech therapy and evaluations?
- Is there an annual deductible for out-of-network speech therapy? If so, how much?
- How much of my out-of-network deductible has been met?
- Is there a limit on the number of sessions my plan will cover per year? If yes, how many?
- Is there a limit on out-of-pocket expenses per year?
- What is my coinsurance percentage for speech therapy?
- What CPT codes does my plan cover for speech therapy?
- Does my plan require pre-authorization and/or referral for speech therapy?
- Can I submit a Superbill? If so, what is the process for submitting a Superbill?
- What additional forms do I need to submit with a Superbill, if any?
- Do Superbills need to be submitted within a specific timeframe following the service?
- How long does it take to process a claim?
- How do I appeal if a claim is denied?

4

TYPICAL SPEECH EVALUATION & THERAPY CODES:

- 92523 Speech and language evaluation
- 92507 Speech therapy, individual
- 92508 Speech therapy, group
- 92521 Speech fluency (stuttering) evaluation
- 92610 Feeding/swallowing evaluation
- 92526 Feeding therapy
- 92609 Therapeutic services for use of AAC device

5

INFORMATION TO DOCUMENT BEFORE ENDING THE CALL:

- Reference number for call
- Name of Customer Service Representative
- Date and time of call