

Out-of-Network Reimbursement Guide

This is a step-by-step guide to help you better understand your insurance benefits and how you may be eligible to receive out-of-network reimbursement for your child's occupational therapy services.

Step 1: Ask your child's pediatrician for a referral for occupational therapy services. Ask the pediatrician to share with you the **ICD code(s)** (diagnosis) used in the referral.

Step 2: Call your insurance company. Gather these materials and information before your call:

- Insurance card
- Name, date of birth, address, contact information, and possibly the SSN of your child

The insurance representative may ask for the following information:

- Provider name: **Rachel Frizzell-Henige**, business name: **Brooklyn OT Services PLLC**
 - Tax ID (EIN)#: 39-3458380
 - NPI #: 1407342579
 - Phone: 347-778-1397
 - Email: rachel@brooklyn-ot.com
- The CPT codes (i.e. treatment codes) that will be used in therapy. The exact CPT codes used in your child's therapy will be determined on the date of service, but please refer to the CPT section below to see possible codes that may be used in your child's therapy.

Questions to ask:

- **Out-of-network coverage**
 - Does your plan include "**out-of-network**" coverage for occupational therapy and evaluations?
 - Is there an annual deductible for out-of-network occupational therapy? If so, how much? How much of your out-of-network deductible has been met this year?
 - Is there a limit on the number of sessions your plan will cover per year? If yes, how many?
 - Is there a limit on out-of-pocket expenses per year?
 - Does your policy require progress or treatment notes to be submitted? How frequently?
- **Pre-requisites**
 - Does your plan require pre-authorization and/or a referral from your child's primary care physician for occupational therapy?
 - Do you need an occupational therapy evaluation to be reimbursed for occupational therapy services? How recent does the evaluation need to be?
- **CPT Codes**
 - 1) Which of the following codes are eligible for reimbursement based on the ICD-10 code(s) (diagnosis) in your child's referral?
 - 2) How much will be reimbursed for each code?
 - **Evaluation codes:** Low complexity: **97165**; Moderate complexity: **97166**; High complexity: **97167**; or Re-evaluation: **97168**
 - **Treatment codes:** Therapeutic activities: **97530**; Self care: **97535**; Therapeutic exercise: **97110**; Cognition/executive functioning: **97129**; Caregiver training: **97550**
- **Superbills**
 - What is the process for submitting a superbill? Are any additional forms required?
 - Do superbills need to be submitted within a specific time frame following the service?

Make a note of the reference number and name of the customer service representative before ending the call. **Forward your notes from the call (ICD-10 codes, CPT reimbursement rates, and pre-authorization requirements) to rachel@brooklyn-ot.com so Brooklyn OT is aware of your insurance requirements.**

Knowing your out-of-network insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.