

Out-of-Network Reimbursement Guide

Plan to have 15-30 minutes of your time available to call your insurance company. Gather these materials and information before your call:

- Insurance card
- Name, date of birth, address, phone number, and possibly social security number of the child

The insurance representative may ask for the following information:

- Provider name: Rachel Frizzell-Henige, Brooklyn OT LLC
- Tax ID (EIN)#: 99-0658766 NPI #: 1407342579
- Phone: 347-778-1397 Email: rachel@brooklyn-ot.com
- Commonly used CPT codes: 97530 (therapeutic activities), 97535 (self care), 97129 (cognition/executive functioning), 92526 (feeding), 97533 (sensory integration), 97110 (therapeutic exercise)
- 97166 (evaluation, moderate complexity), 97165 (evaluation, low complexity)

Questions to ask:

- Out-of-network coverage:
 - Does my 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 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 CPT codes does my plan cover for occupational therapy?
 - Does my policy require progress notes? How frequently?
- Pre-requisites
 - Does my plan require pre-authorization and/or a referral from my child's primary care physician for occupational therapy?
 - Do I need an occupational therapy evaluation to be reimbursed for occupational therapy services? How recent does the evaluation need to be?
- Superbills
 - 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 time frame following the service?

Make a note of the reference number and name of the customer service representative before ending the call. Knowing your out-of-network insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.