



ASKING THE RIGHT **QUESTIONS**

Will Insurance Cover Speech and Language Therapy?

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THERE ARE MANY different health insurance carriers and a variety of policies for members in each organization. That is why it is often difficult for a provider of speech and language therapy to know if an individual on the phone is covered and to what extent. The policy holder needs to take control in finding out his/her coverage.

Many times, health insurance companies will cover speech and language therapy. It is important for the policy holder to read the insurance booklet carefully and write down names of the people spoken to and information given by representatives. It is strongly suggested that you get their directives in writing. Sometimes one insurance representative will give you different information than another. Providing a written and signed explanation is very helpful in these situations.

When speaking with insurance companies, there are several bits of information you may be asked to provide and other information you will want to obtain:

- 1.** Is there a deductible?
- 2.** Are there restrictions, such as the person must be seen as an in-patient in a hospital or by a provider in the network?
- 3.** Which diagnoses are covered?
- 4.** Is a doctor's note of medical necessity required?
- 5.** Is there a maximum number of visits allowed per year?
- 6.** Does the evaluation need to be reviewed before therapy is reimbursed?
- 7.** Does the provider need to get pre-approved and forward licensing and tax identification prior to beginning assessment or treatment?
- 8.** How much of the speech and language fee is reimbursed? Is it based on fee amount or length of session?

Even when insurance companies reimburse for speech and language therapy, they are not always efficient. It is important to keep receipts of payment and track sessions attended, as well as those sessions that were reimbursed and those that were not. It is important to keep in touch with your insurance representatives closely to make sure they are on top of things and that you receive the reimbursement to which you are entitled.

Speech and language therapy is often reimbursed by health insurance. It is important to check out your specific carrier and policy. These policies can be very different from each other and they can change from year to year. *