

Heartland Social Learning Center, LLC

Out-Of-Network Insurance Guide

It is the philosophy of Heartland Social Learning Center LLC (HSLCLLC) that the highest quality of services and confidentiality be maintained, despite current trends in managed care to place restrictions on reimbursement for speech and language therapy services. Therefore, HSLCLLC does not bill insurance companies directly nor does it act as a participating provider for any insurance plans. There is no guarantee your insurance company will reimburse any or all expenses for direct services. Some insurance companies will work with their members regarding these interventions. You will be provided a statement of services suitable for submission to your insurance company should you choose to request reimbursement.

It is recommended to submit your statements for out-of-network reimbursement with regular frequency. Should HSLCLLC receive any requests from your insurance company (ex: statement of medical necessity, therapy notes, evaluation report, etc.), you will be billed at our hourly rate of \$125/hour to prepare the requested documents. Payment is required prior to fulfilling the request.

Please remember 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 possible out-of-network benefits:

- Plan for 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 cardholder or person for whom the services are for
 - Pen and paper/notepad

OUT-OF-NETWORK BENEFITS:

The representative of your insurance carrier may ask for the following Heartland Social Learning Center, LLC's information:

- Heartland Social Learning Center, LLC's
- TAX ID (EIN): 26-4118922
- Address: 13216 Craig Street, Overland Park, KS 66213
- Phone: 913-302-5137
- Email: info@heartlandsociallearning.com

QUESTIONS TO ASK:

- Does your plan include "out-of-network" coverage for speech and/or occupational therapy?
- Is there an annual deductible for out-of-network speech and/or 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 your plan will cover per year?
 - If Yes, How many?
- Is there a limit on out of pocket expenses per year?

- What is your co-insurance percentage for speech and/or occupational therapy?
- Does your plan require pre-authorization for speech and/or occupational therapy?
- What is the policy year (i.e. Jan 1 – Dec 31)?
- Does your plan require a referral for speech and/or occupational therapy?
- What is the reasonable and customary fee for Children’s Therapy Services (see below)?
 - *(Reasonable and customary fee the amount that your plan determines is the normal range of payment within a given geographic area)*

In order to find out the reasonable and customary fee, the representative may ask for a Clinical Procedure Terminology (CPT) code for the service you plan to receive. Please note that the CPT codes for services are as follows (you can refer to your super bill or your therapist can help you determine with CPT codes apply to you):

SPEECH AND LANGUAGE EVALUATIONS AND THERAPY CODES:

- 92523 Evaluation of speech AND language (artic, expressive & receptive language)
- 92522 Evaluation of speech sound production (artic, phonology, apraxia)
- 92507 Treatment of speech, language, voice, fluency – individual therapy