

VIRTUAL SPEECH SOLUTIONS

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How to file for out of network benefits

Filing for out-of-network benefits for speech therapy can be a straightforward process when you're well-prepared. Here's a step-by-step guide to help you navigate this:

Step 1: Contact Your Insurance Provider

Call the member service phone number on the back of your insurance card. You'll be connected to a customer service representative who can assist you.

Step 2: Prepare Essential Information

Have the following information ready:

- Insured Name
- Patient Name
- Date of Birth
- Insurance Member ID
- Policy Group Number

Step 3: Document Your Conversation

During the call, make sure to document key details:

- Note the name of the customer service representative you speak with.
- Record the date and time of the call.

Step 4: Ask Important Questions

Here are some questions to ask when speaking with your insurance company:

- What is my coverage for speech therapy benefits with an out-of-network provider?
- Do I need pre-authorization for speech therapy, and if so, how can I obtain it?
- What forms are required for claim submission, and where can I find them (e.g., on the website or via email)?
- Can I file my claim online, or do I need to mail or fax it?

- Is there a specific timeframe for filing a claim after the date of service?
- How long does it typically take to process a claim?
- Will I need a superbill from the speech pathologist?
- What should I do if my insurance claim is denied?
- What is the process for filing a claim after receiving a superbill?

Step 5: Obtain Necessary Codes

Your insurance provider may require specific charge codes and diagnosis codes. Be prepared to provide this information. Your speech therapist can assist you in obtaining the correct codes.

Information you may need from Virtual Speech Solutions

Provider: Jaclyn Shasha M.S., CCC-SLP at Virtual Speech Solutions

State License # 21834

ASHA Certification: # 12118957

NPI # 1265779979

Remember, open communication with both your speech-language pathologist and your insurance company is crucial to ensure a smooth process for filing out-of-network benefits for speech therapy.