



# *Development is CHILD'S PLAY!*

Where Fun and Function Go Hand-in-Hand

## **Tips for Insurance Reimbursement**

To facilitate insurance reimbursement to yourself for **outpatient occupational therapy**:

- 1) Insurance requires a physician referral/prescription, including a diagnosis. Please ask your child's doctor to write a referral for occupational therapy, including your child's diagnosis.

If your child does not have a diagnosis, your doctor might consider ICD-10 codes:

M62.8 Muscle Weakness,

G70.2 Congenital and/or Developmental Myasthenia, or

F82 Specific Developmental Disorder of Motor Function

Currently, there is no "medically" recognized diagnosis for sensory integration deficits/ sensory processing disorders. If your child does not have motor or coordination difficulties and has primarily only sensory issues, a diagnosis your doctor may consider is:

F93.9 Childhood Emotional Disorder, Unspecified

Keep a copy (or original) of the doctor's referral with diagnosis(es). Send a copy to us for our records (insurance sometimes asks us for this information) and to insurance with your first claim.

- 2) An insurance company will not consider coverage for a service that has not occurred. Insurance receipts will be available to you once a service has taken place. If you have been charged a non-service fee such as for late payment, excess cancellation, or a no show, your account will reflect your payment, but you will not have an insurance receipt. A deposit for your final sessions will not have insurance codes provided until the actual sessions take place.
- 3) Not all insurance policies cover "out of network, outpatient occupational therapy". You may want to talk to your insurance company about what YOUR POLICY covers. You do not need to provide them with any information other than the insured, member number, and diagnosis for them to tell you about your policy and your deductible. Ask if pre-authorization is required.
- 4) Be cautious of any wording or information provided to the insurance company. Their interests are **medical**, not educational. Insurance will **not** cover treatment for difficulties in handwriting or school performance, nor will they consider sensory processing a medical issue. Appropriate information and terminology may include information such as low muscle tone, poor coordination, poor stability, frequent falls, limited strength, atypical development (not just delayed), safety risks, poor nutrition, etc., as appropriate for your child. These difficulties are resulting in "deficits" (instead of "delays") in gross motor, fine motor and self-care skill development.

If you have questions or concerns, please call us.