

Questions to Ask Your Insurance Company

Prior to your first visit at Let's Talk Speech and Language Therapy Services, LLC it may be helpful for you to contact your insurance company and ask the following questions so you are aware of your insurance benefits.

1. What are my outpatient speech therapy benefits?
2. Do I have a deductible?
3. What is my co-pay or co-insurance percentage?
4. How many visits do I get per calendar year?
5. Do I need a referral or authorization prior to my visits? How often?
6. Is my plan's coverage of outpatient speech therapy based upon medical necessity? If so, what diagnoses are covered under "medical necessity"?
7. What is the effective date of my coverage?
8. Is Let's Talk in network?
9. If Let's Talk is not in network, do I have out of network benefits?