## How to submit for Out-of-Network Benefits

Call the member services number on the back of your insurance card and tell them you would like to know about your coverage for speech therapy with an Out-of-Network provider.

Have the following information ready for your call:

Primary Insured's Name:
Your Child's Name and Date of Birth:
Insurance Member ID and Policy/Group Numbers:
Provider: **Leah Towers, M.A., CCC-SLP at Leah Towers Speech and Language, LLC**
MI License: **7101007204**
ASHA Certification: **14227775**
NPI Number: **1982298113**

Questions to ask when talking to your insurance company:

- What is my coverage for speech therapy benefits?
- Do I need pre-authorization for speech therapy? If so, how do I obtain it?
- What forms do I need to submit when filing my claim? Where can I find them?
- How do I file my claim? Online, mail, fax?
- Do I need to file my claim within a certain amount of time after the date of service?
- Do I need a superbill from the speech-language pathologist?
- How long does it take to process my claim?
- What can I do if you deny the insurance claim?
- What is the process for filing a claim after I have a superbill for services?

I may be able to let you know which of the following codes you should give your insurance company based on the information you provide me during the initial consultation. However, these may change after the formal evaluation. Speech Therapy CPT Codes:

**92522** - Evaluation for speech sound production
**92523** - Evaluation for speech AND language skills
**92507** - Treatment of speech, language, communication disorder; individual

The actual diagnosis codes will be determined at the time of the evaluation. Speech Therapy Diagnosis (ICD-10) Codes:

**F80.0** - Articulation/phonological disorder
**F80.1** - Expressive language disorder
**F80.2** - Mixed receptive-expressive language disorder
**F80.4** - Speech & language delay due to hearing loss (chronic ear infection)
**F84.0** – Autistic disorder
**R48.2** – Apraxia of speech
**R48.8** – Other symbolic dysfunctions
**R47.89** – Other speech disturbances