MS. JOCELYN SPEECH
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Superbills & Out-of-Network Benefits

Before you call:

Have the following ready:

- Your insurance card
- Member ID number
- Date of birth
- Pen + paper (or notes app)

What to Say When You Call:

"Hi, I'm calling to understand my **out-of-network benefits for speech-language therapy**. I'd like to know about coverage, reimbursement, and any requirements."

Questions to Ask:

Coverage & Benefits

- Do I have **out-of-network benefits** for speech therapy?
- Is speech therapy covered under **medical or rehabilitation services**?
- Is there a **deductible** I need to meet first?
- What percentage is reimbursed (e.g., 60%, 70%, etc.)?

Reimbursement Details

- What is the **allowed amount** for out-of-network services?
- How much can I expect to be reimbursed per session?
- Do I need to submit a **superbill**?

Limits & Authorization

- Is there a **visit limit per year**?
- Do I need **pre-authorization or a referral**?
- Are there any restrictions on **diagnosis codes**?

Claims Process

- Where do I submit claims?
- Can claims be submitted **online or by mail**?
- What is the typical **processing time**?

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Common Speech Therapy CPT Codes

(You can ask if these are covered)

- **92507** – Speech/language Therapy (individual session)
- **92523** – Speech-language evaluation (ARTICULATION & LANGUAGE)
- **92521** – Evaluation of speech fluency (stuttering)
- **92522** – Evaluation of speech sound production (ARTICULATION ONLY)
- **92524** – Voice/resonance evaluation
- **96105** – Assessment of aphasia
- **92610** – Swallowing evaluation (if applicable)

Caregiver Training without the patient present:

97550: Caregiver training (without the patient present) to facilitate the patient's functional performance in home/community, initial 30 minutes.

97551: Caregiver training (without the patient present), each additional 15 minutes.

Common Diagnosis Codes (ICD-10)

(You can ask if these are eligible for reimbursement)

Speech Sound / Articulation

- **F80.0** – Phonological disorder

Language

- **F80.1** – Expressive language disorder
- **F80.2** – Mixed receptive-expressive language disorder

Social Communication

- **F80.82** – Social pragmatic communication disorder (Does not apply to DX of Autism)

Fluency

- **F80.81** – Childhood onset fluency disorder (stuttering)

Other

- **F80.9** – Speech/language disorder, unspecified (developmental delays)
- **R47.89** – Other speech disturbances