



# Simone Hüls, Ph.D., CCC-SLP

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## Working with Insurance: Out-of-Network Benefits

At this time, Dr. Hüls is an “In-Network Provider” for Medicare and United Healthcare. If you have different insurance, you will be responsible for paying your fee at the time of your appointment, and you may be able to use your Out-of-Network Benefits to reimburse you for Dr. Hüls’s fees. Dr. Hüls can provide you with a statement with all the necessary information that you can submit to your insurance company. In order for insurance to reimburse you, Dr. Hüls must designate a diagnosis code from the ICD-10– in the event you do not meet diagnostic criteria for a speech/language disorder, Dr. Hüls will not be able to notate a diagnosis code and your insurance may not reimburse you. Please note, even with a diagnosis code, **there is no guarantee that your insurance will reimburse you.** Here are some steps you can take with your insurance company to learn more about your benefits.

- 1) Call the number on the back of your insurance card to inquire about your In-Network or Out-of-Network (OON) benefits (depending on your insurance and whether Dr. Hüls is an in-network provider). Ask to speak with someone regarding benefits for Speech-Language Services or Speech Therapy.
- 2) You will most likely be given a list of providers who are on your insurance panel. You may need to discuss difficulty finding an appropriate provider with openings through your network (if this is in fact the case).
- 3) Request approval for an intake and assessment/testing (request what you feel would be appropriate):
  - a. Evaluation of Language Comprehension and Expression 92523
  - b. Evaluation of Fluency 92521
  - c. Evaluation of Speech Sound Production 92522
  - d. Evaluation of Voice and Resonance 92524
  - e. Individual Speech Therapy 92507
- 4) Ask if you must complete a form, and if so, request a copy of this form. Ask where the form should be faxed or mailed and make a note of it: \_\_\_\_\_
- 5) Specifically ask the insurance company what **dollar amount** you will be reimbursed for the following CPT codes. They may say they will reimburse you based on a percentage. However, this is a percentage based on what they determine to be the “usual and customary rate” (UCR) – this is not necessarily the percentage of Dr. Hüls’s fees. For example, they may state they reimburse 60% of the \$100 UCR for therapy. That means they would reimburse you \$60 of Dr. Hüls’s \$125 fee. Dr. Hüls’s fees are notated below so you can compare them with your reimbursement rate:

Type of Session	CPT Code	Dr. Hüls’ s Fee	Reimbursement
Evaluation of Language Comprehension and Expression	92523	\$240	
Evaluation of Fluency	92521	\$135	
Evaluation of Speech Sound Production	92522	\$112	
Evaluation of Voice and Resonance	92524	\$108	
Individual Speech Therapy	92507	\$95	

Be sure to ask about co-pays, deductibles, and annual limits.