


TIPS TO HELP YOU GET REIMBURSED

UNDERSTAND YOUR POLICY:

- HMO plans usually require individuals to receive services from a participating provider who is contracted with that insurance company.
 - PPO and POS plans allow individuals to receive services from "out of network" providers.
 - Contact your insurance company to determine if occupational therapy is a covered service under your plan.
 - You may be required to obtain prior authorization or pre-approval in order to receive therapy services. If prior authorization is required, you must obtain that in writing from your primary care physician and have them fax it directly to the insurance company prior to the onset of therapy.
 - Some insurance companies will authorize a limited number of visits at one time. In this case, also request that a copy of the authorization be sent directly to you so that you can maintain a record of sessions in order to know when to ask your primary care physician for another referral for services.
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SUBMITTING CLAIMS TO INSURANCE COMPANIES:

- Good record keeping will save you time, energy and money. Maintain a file with notes of conversations with insurance company representatives, copies of referrals, letters of medical necessity, therapist reports and billing statements.
- CMS 1500 forms are issued by Gold Coast Pediatric Therapy on a monthly basis. When submitting a claim, only send one invoice per envelope. Do not submit multiple claims together; doing so only increases your chances one or more will be denied.
- Keep copies of everything that you send to the insurance company. You may want to make a follow-up call a week or so after submission to confirm receipt of your documents. Be persistent. Do not let the paper trail wear you down. If they deny a claim based on missing information, resubmit it with the information they requested.
- More often than not, the information requested by the insurance company is already stated in the claim form. Familiarize yourself with this form so you can direct the insurance agent to the appropriate information.

HOW CAN GOLD COAST PEDIATRIC THERAPY ASSIST YOU WITH INSURANCE CLAIMS?

Gold Coast Pediatric Therapy maintains stringent records and will provide you with an insurance-ready statement that includes ICD-9 (diagnosis) and CPT (procedure) codes. We will work with you to provide, upon request, treatment plans, progress notes and reports to insurance companies to support the need for services. Additionally, professional assistance with insurance reimbursement matters can be obtained at Claims Security of America (www.claims-security.com).