

Tips for maximizing your insurance reimbursement

- ❖ Your child's PCP/Pediatrician can request an in-network authorization for an out of network specialist if there are no other specialists of the same type (Developmental Pediatrician) contracted with your insurance carrier. This may take more than one telephone call by your PCP to your insurance carrier to better help the insurance carrier to understand the nature of the evaluation. Our services should fall under the major medical portion of your benefits and should not be considered "mental health" services.
- ❖ We can provide a brief letter of medical necessity for supplements prescribed by this office for insurance, health spending accounts, or tax reasons.
- ❖ Try to use the contracted or preferred laboratory for any laboratory orders. Be aware that some lab tests are only performed through a specialty laboratory, which may not be contracted with your insurance carrier. Other than providing you with explanations of such tests, there isn't much else we can do to convince your insurance carrier to allow benefits for such tests.
- ❖ You can ask your child's PCP/Pediatrician to re-write or re-order any laboratory orders given to allow the highest level of benefits from your insurance carrier. Simply provide the primary doctor with the original orders given to you from this office. It will be your responsibility to have all lab results sent to our office.
- ❖ If your insurance carrier denies or disallows a portion of the doctor's office visit charge(s) as over the usual and customary charge(s), you can send a copy of your original claim, a copy of the explanation of benefits, and a letter regarding our rates being comparable with other specialists of the same type in general area. You may have to send this documentation with each claim after every visit, but maybe you will benefit from your efforts. Please keep a copy of your claims for your files.
- ❖ Upon request we can provide you with a brief letter of explanation for the developmental pediatric specialty to help with your fight for reimbursement. We have other "sample" letters for medical necessity for our services at no charge however; if a more extensive letter is required there will be a charge.
- ❖ We will try to assist you as much as possible, however, your reimbursement is between you and your insurance carrier.
- ❖ Another suggestion is to explore the options of healthcare spending account, which can offer large deductibles and reduced premiums. We don't have any information regarding such plans, however you should be able to speak with your employer or insurance agent.
 - Letters of medical necessity will not be provided as a routine service, only if necessary.

We hope this gives you some helpful tips for maximizing your insurance reimbursement. Thank you.