

ABA, Speech and OT Benefit Check Worksheet

Have your insurance card ready. Call the member services or benefits phone number off the back of your card

Ask your insurance the following questions:

1. "My child needs services for ABA (and/or) Speech Therapy/Occupational therapy. Can you please help me understand our benefits/coverage for this service? I have CPT codes to give you when you're ready"
 - a. **Diagnosis code:** Autism F84.0 (if your child has a different diagnosis, you will need the diagnosis code, which you can get from your script/referral order)
 - b. **CPT codes for ABA services**

91751- ABA Assessment	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
97153- Direct Treatment	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
97155- Protocol Modification	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
97156- Caregiver training	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
 - c. **CPT codes for Speech Therapy**

92523- Speech evaluation	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
92507- Speech Therapy	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
 - d. **CPT codes for Occupational Therapy**

97165 – OT evaluation	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered
97530 – occupational therapy	<input type="checkbox"/> yes- covered	<input type="checkbox"/> No- not covered

2. Out of pocket costs- please ask all the questions below and fill in the blanks

What is the individual deductible?	\$	What has been met to date?	\$
What is the family deductible?	\$	What has been met to date?	\$
What is the individual out of pocket maximum?	\$	What has been met to date?	\$
What is the family Out of Pocket Maximum?	\$	What has been met to date?	\$
What is the copay/coinsurance for these services	\$	Is this copay per day or per service billed?	<input type="checkbox"/> Per day <input type="checkbox"/> Per service billed
Does deductible apply to ABA services? Speech services? OT services?	<input type="checkbox"/> yes <input type="checkbox"/> yes <input type="checkbox"/> yes	<input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No	Are there limits to the number of speech visits per year? Is this a hard maximum, or can additional visits be requested? Are there limits to the number of occupational therapy visits per year? Is this a hard maximum, or can additional visits be requested?

3. Is authorization required for ABA therapy? _____ If yes, how is authorization requested?
4. Is authorization required for speech therapy? _____ If yes, how is authorization requested?
5. Is authorization required for occupational therapy? _____ If yes, how is authorization requested?

Always be sure to ask for a reference number and the name of the representative you spoke with.