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Parent Guide to Private Pay Services

Are you considering Speech Therapy from my practice, but want more information because I'm Out-Of-Network with your insurance company?

Are you interested in finding out how private pay services from our practice can benefit you and your child?

- As the parent, you (and not the insurance company) are in the driver's seat when paying privately.
- Decisions about frequency of service and length of therapy sessions are made based on your child's actual needs, and consultation between you & the Speech Therapist. Not a claim adjuster who doesn't know or understand your child's needs.
- My private pay fees reflect more time spent with my patients (and in preparation for their sessions.) Not time spent clearing red tape with an insurance company.

Does this mean you cannot be reimbursed for the therapy services you have paid for?

- This depends on your insurance policy and whether the policy has Speech Therapy benefits. Other things to consider include: deductible, co-payment/co-insurance provisions.
- I accept payment at the time of service; however, you may choose to submit a Superbill for possible reimbursement from your insurance company.

What is a Superbill?

- A Superbill is a coded, medical receipt which I will provide after services have been rendered and paid for.
- A Superbill is coded with specific charge codes and diagnosis codes which I certify to be accurate.
- Some of the information included on a Superbill includes your Insurance policy information, patient name, DOB, location of service, date(s) of service, and amount paid.
- I can provide a Superbill either after each session or monthly, summarizing the payment information.

What should I do with a Superbill?

- You should contact your insurance company to find out their procedures for submitting a Superbill for out-of-network benefits.