



## How to file for Out-Of-Network Benefits

Each insurance company has unique policies. Therefore, it's best to call your individual insurance company to obtain your plan benefits, determine the process for filing out of network benefits, and how to submit a claim for possible reimbursement for the services you've already paid for.

- Call the phone number for “Members” or “Members Services” on the back of your healthcare insurance card.
- Tell the representative you would like to verify out-of-network coverage for speech therapy and verify how to submit a Superbill.
- Have the following information ready and available in the event the representative needs it:
  - Insured's name:
  - Patient's name:
  - Insurance member ID:
  - Policy/group number:
  - Provider: *Sarah Schmitz, Sunflower Early Intervention, LLC*
  - State License: KS - 4865 or MO - 2021037253
  - ASHA Certification: *14321528*
  - NPI Number: Individual: *1568027589*
- Ask the representative the following questions, if applicable:
  - What is my coverage for Speech Therapy benefits?
  - Do I need pre-authorization for Speech Therapy? If so, how do I obtain it?
  - Can I submit a Superbill?
  - What is the process for filing a claim after I have a Superbill for services?
  - What additional forms do I need to submit when filing my claim?
  - Where can I find the forms on your website? Can you email me a copy?
  - Can I file my claim online or do I need to mail/fax it to you?
  - Do I need to file my claim within a certain amount of time after the date of service?
  - How long does it take to process my claim?
  - Can I appeal if a claim is denied?