

HOW DO I KNOW IF A SERVICE IS COVERED UNDER PRIVATE INSURANCE BENEFITS?

We recommend that you call your insurance company using the phone number on your insurance card and ask the following questions. This will help you to understand your coverage and help you make informed choices for your care at WonderTree. Your insurance may cover psychology services, psychological assessments, social work, speech and language therapy/ speech and language pathology, occupational therapy, or nurse practitioner support / medication management. Each insurance plan is different.

You may have insurance under more than one adult in the home. In this case you may need to call both companies and ask the below questions to determine your coverage. Typically, when more than one parent has family level insurance, one insurance company is billed until the benefits are maxed, and then the other company would be billed the remainder. WonderTree does not directly bill insurance companies for services.

NOTE: This sheet is for your personal use only, and not to be mailed to insurance companies

GENERAL QUESTIONS

- Ask the name of Customer Service Rep taking your call
- When does my benefit year roll over?
- What is my annual per person allowance for (ask about the service you need- psychological services/social work services/speech and language services/occupational therapy support)?
- What is my annual per person allowance for this service?
- Are service dollars combined across treatment services, like psychology, speech and language therapy, occupational therapy, physiotherapy, chiropractic treatment, etc.? If yes, what is my remaining balance for (service you need at WonderTree)?
- Do you require a quote from WonderTree or referral from a family doctor for services?
- Do I have a limit to the number of sessions I am allowed per benefit year?
- Is there a limit to how much coverage can be used per session?
- Is there a daily maximum coverage amount?
- Is there a maximum coverage amount per invoice or per hour for (service you need at WonderTree)?
- If my psychologist/social worker/speech and language pathologist is legally and ethically responsible for my care, but is providing service through the supervision of someone who is not a psychologist/social worker/speech and language pathologist, are these services covered by my plan?