



## FINANCIAL POLICY FOR THERAPY BILLING

The Pediatric Learning Center welcomes children from birth through 6 years of age. We provide services in a variety of natural environments, including your home, childcare centers, and community locations. Our highly trained pediatric therapists offer a variety of therapy services and programs – including physical, occupational, speech, feeding therapy.

When a child first is referred for services, an evaluation may be conducted to identify strengths and areas of improvement in order to establish the appropriate goals and treatment plan. Pediatric therapeutic exercises typically take the form of structured play activities in order to work on specific goals and reach developmental milestones in a fun and interactive way. Children learn best through play and our play-based team approach maintains your child's attention and motivation throughout the therapy session. Our treatment plan for each child also includes a Home Program to ensure carryover in a variety of everyday environments.

### UNDERSTANDING YOUR INSURANCE

Each insurance plan is different. In order to familiarize yourself with your specific insurance plan, we recommend you contact your insurance company directly to better understand your benefits. Here is a summary:

***Deductible:*** Most insurance plans have a deductible. This is how much you have to pay before your insurance starts to cover the cost of the service. Some insurance plans have individual deductibles, some have family deductibles. We have no control over how your insurance plan will apply the claims we send them.

***Copays & Coinsurance:*** A copay is a set rate you pay for prescriptions, doctor visits and other medical appointments. This is due at the time of service. Some insurance plans have coinsurance instead of copays. Coinsurance is a percentage of costs you pay per session, after you've met your deductible. For example, if your coinsurance is 10% of the visit and the visit costs \$100, you would pay \$10 per session.

***Prior Authorization:*** Some insurance companies require prior authorization before a service can begin. They usually require us to send in the evaluation report and doctor's orders so they can review why the therapy is needed. If your insurance requires prior authorization, services cannot start until they have been approved. Once approved, we are able to bill insurance for the specific number of sessions that have been approved. This does not guarantee payment of services by your insurance company. Most insurance companies will require you to meet your deductible and/or pay your copay / coinsurance for each session.

***Visit Limits:*** Some insurance plans limit the number of visits for a particular service each year. Once we've reached the maximum number of visits allowed, we can submit an appeal to see if additional visits will be covered. If the appeal is denied, we can offer to continue services at our private pay rates.



## PROCESS FOR ENROLLMENT

1. Pediatric Learning Center receives referrals for therapy services.
2. If we have an immediate opening, Intake paperwork is emailed to the family.
3. If we do not have an immediate opening, the child is placed on a “pending service” list.
4. Doctor’s Orders are required for therapy services. Parents can assist us in receiving these orders from their child’s pediatrician. Orders can be faxed to (901) 231-1112.
5. Once we have received the completed Intake paperwork and Dr. Orders, our Billing Manager will check your insurance benefits. Please note, prior authorization may be required before services can begin – it depends on your insurance requirements.
6. After insurance benefits are confirmed, your child’s therapist will contact you to schedule your first appointment / evaluation.

## PAYORS FOR SERVICES

The Pediatric Learning Center is an “in network” provider and vendor for the following insurances for physical, occupational, speech and feeding therapy.

- Blue Cross Blue Shield
- Cigna Healthcare
- United Healthcare
- Private Pay

It is primarily your (the parent/caregiver) responsibility to know your insurance benefits and provide information to our team in a timely fashion, including any changes to your coverage. We will assist in this process, but we encourage you to be an educated consumer of health care insurance. We will call to verify benefits before initiating therapy but in most instances, the information provided by the insurance company is not a guarantee of coverage or payment. While we cannot assure you that your child’s therapy will be a covered service, we pledge to work with you and the insurance company throughout the billing process.

It is the responsibility of the parent/guardian to inform the Pediatric Learning Center of any and all changes in insurance information, including insurance carrier, ID number, group number, phone numbers and/or address as soon as possible. Failure to do so may result in total patient responsibility for charges incurred. To update your insurance information, please email our office at [info@plcmemphis.org](mailto:info@plcmemphis.org).

*Please note: Benefits quoted are not a guarantee of payment. Your insurance provider ultimately determines the final bill for services provided. You are responsible for the portion of your bill that your insurance does not cover. Benefits quoted by your insurance company are not a guarantee of payment and can result in services not being covered based on the decision of your insurance company. While we take every precaution to avoid this, please understand that this is a possibility. If this does occur, we will contact you as soon as we receive the denial to help you understand your options.*



#### **PATIENT FINANCIAL LIABILITY STATEMENT**

Patients are personally responsible for charges incurred for services rendered by the Pediatric Learning Center if any of the following apply:

1. Your health plan does not cover 100% of the services rendered for any reason.
2. You do not provide the correct insurance information.
3. You have chosen not to use your medical coverage at the time services are rendered.
4. You have a medical plan with a carrier that would be considered by this office to be “out of network”.
5. Your benefit parameters limit or exclude coverage for therapy services.
6. Your coverage changes during the course of therapy.
7. You exceed your benefit limitations. When this happens, we will submit an appeal for extended services. While waiting for the appeal to be considered, families are responsible for services (past and present) until the appeal process is complete.

#### **FINANCIAL POLICY**

The Pediatric Learning Center establishes this financial policy to ensure fiscal accountability including appropriate billing, payment and reimbursements on all accounts. The families are responsible for providing correct financial and insurance information and for payment on all account balances in a timely manner. If your insurance coverage changes, please notify us as soon as possible.

1. **For families whose insurance plan covers therapy services:** The Pediatric Learning Center will bill therapy services as preauthorized. Most insurance plans will pay for services in 2 – 4 weeks. We will determine if your insurance plan requires a co-pay by verifying your insurance coverage and/or receiving an Explanation of Benefits (EOB). We will collect the copay the day of, or the day after, the service has been provided using the electronic payment system. A receipt will be emailed to you.
2. **For families whose insurance plan does not cover therapy services:** If your insurance plan does not cover therapy services, the Pediatric Learning Center offers private pay rates for all therapy services (physical, occupational, speech and feeding therapy). All private pay sessions will be processed with a credit / debit card the day of, or the day following the therapy session. A receipt will be emailed to you.
3. **For families receiving services with TEIS (Tennessee Early Intervention System):** Unless you choose not to access your insurance coverage with TEIS, therapy services for physical, occupational and speech therapy are initially billed to your child’s insurance plan. After receiving the Explanation of Benefits (EOB), the claim is sent to TEIS. *Parents are not billed for services if their child is receiving services with TEIS.*



### **CURRENT RATES FOR PRIVATE PAY THERAPY & CONSULTATIONS**

Screening Consultation: FREE  
Evaluations / Re-Evaluations: \$250.00  
30 Minute Session: \$50.00  
45 Minute Session: \$75.00  
60 Minute Session: \$100.00  
Group Therapy Programs = \$50 an hour

### **PAYMENT OPTIONS**

For your convenience, the Pediatric Learning Center accepts Visa, Mastercard, and Discover cards for electronic payment of services. Should you anticipate difficulty in paying the charges at the time of service, families should contact the office to develop a payment plan. In the event of an unpaid balance over 30 days, parents will be held responsible for any additional associated banking or collection fees.

### **FINANCIAL POLICY FOR GROUP THERAPY PROGRAMS**

The Pediatric Learning Center establishes this financial policy to ensure fiscal accountability including appropriate billing, payments, and reimbursements on all accounts for our group therapy programs. All group therapy programs are funded through private grants, partnerships with other community programs, and/or offered with private pay group therapy rates. All private pay sessions will be processed with a credit / debit card, or a check made payable to the Pediatric Learning Center. For your convenience, we accept Visa, Mastercard, and Discover cards for electronic payment services. A receipt will be provided to you.

Enrollment in our group therapy programs reserves your child's place in that particular group. Payment for group therapy is billed as an entire program for those specified number of sessions, not as individual sessions. As such, payment is due at the first session for the entire group program. Should you anticipate difficulty in paying the charges at the time of service, families should contact the office to develop a payment plan. In the event of an unpaid balance over 30 days, parents will be held responsible for any additional associated banking, legal and/or collection fees.

We value the families we serve and work to ensure that financial commitments for services are understood and agreed upon prior to initiating services. Thank you for your understanding.

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