

You Must Contact Your Insurance Company and Ask the Following Questions Before Your First Appointment:



In an effort to help you review your outpatient rehabilitative insurance benefits with your primary and/or secondary insurance St. Francis Capable Kids has put together some key questions to ask your insurance provider. If you have questions once you've contacted them please feel free to call our office at 952/428-1265. We will be happy to help answer any further questions to the best of our ability. **Your insurance provider should be your main source of information.**

1. Is St. Francis Capable Kids in network?
St. Francis Capable Kids is a satellite clinic affiliated with St. Francis Regional Medical Center in Shakopee, which is under the Allina Health System umbrella. **We are included under the St. Francis Regional Medical Center listing and are considered hospital outpatient therapy.**
2. Are outpatient physical, occupational, and speech therapy services covered under my policy?
3. Does my policy have a HABILITATIVE and/or REHABILITATIVE benefit?
Many policies offer only rehabilitative coverage while others offer a habilitative benefit.
This is a very important question to ask!
Rehabilitative therapy: designed to help regain skills your child has lost due to accident, injury, or illness
Habilitative therapy: therapy designed to help your child work on gaining skills he or she has never had
4. Do I have a co-pay for out-patient therapy? If so, what amount is it?
Capable Kids does not have a physician on staff; sometimes that is the determining factor in whether or not a co-pay is required to be met.
5. Do I have one co-pay per calendar day or one co-pay for each service provided on a day?
Example: If you have a \$20 co-pay, and receive physical and occupational therapy on the same day, do you pay \$20 or \$40.
6. Does the plan deny therapy services for any particular diagnosis, such as developmental delay, autism, or sensory processing disorder, or speech delay?
7. Does the plan limit the number of therapy visits in a calendar year? If so, how many? Is this number for each service or combined for multiple services? If combined which services?
8. What percentage of the cost is covered by my plan? Will I be responsible for the remaining amount?
9. Does your plan require prior authorization before beginning therapy services?

Note:

*** If your child has received an evaluation/service(s) at another facility within the past year it is important that you notify our office for insurance authorization reasons. Some insurance companies will only allow one evaluation per condition per year. If this is the case our office will ask you to provide documentation prior to your first scheduled appointment from the previous facility in order for St. Francis Capable Kids to seek proper insurance authorization otherwise you may be responsible for the assessment at St. Francis Capable Kids.**