

# Superbill Parent Handout: What It Is & How It Works



Help on Hooves is not currently accepting insurance for therapy services. The administrative requirements are very complex, and staying private-pay allows us to focus fully on providing high-quality, child-centered care. However, we are happy to provide a superbill for parents to seek out-of-network reimbursement.

A superbill is a detailed receipt that parents can send to their insurance company to try to get reimbursed for therapy services. Even though our clinic doesn't bill insurance directly, we provide superbills, upon request, so parents can request reimbursement on their own. You can call the number on the back of your insurance card and ask if your plan offers out-of-network benefits and whether they reimburse for therapy services using a superbill.

How Superbills works:

1. Parents will pay Help on Hooves directly for therapy at the time of service
2. Help on Hooves will give parents a super bill.
  - a. Among other things, the super bill will show what therapy was provided, the codes insurance companies need, and how much was paid
3. Parents submit the superbill to their insurance provider
  - a. Most families upload it through the insurance app or member portal. Others mail or fax it in.
  - b. If you are unsure how to submit, call the number on the back of your insurance card and ask "Where do I submit an out-of-network claim?"
4. Insurance reviews your claim
  - a. The insurance company will look at if you have out of network benefits, deductibles and if services are covered.
5. Insurance reimburses you
  - a. If, your claim is approved, insurance sends the reimbursement directly to you
  - b. Turn-around time for reimbursement varies based on the plan but generally takes a few weeks
  - c. A superbill is not a guarantee of reimbursement
  - d. Reimbursement amounts vary depending on your plan

What Questions Should Parents Ask?

- Locate the number on the back your insurance card and say:
  - "Hi, I'm calling to understand my out-of-network benefits for my child's occupational therapy services. I would like to know if my plan reimburses for services when I submit a superbill. Can you help me with that?"
- Ask About out-of-network benefits
  - "Do I have out-of-network benefits for pediatric occupational therapy services?"
  - "Do you accept superbills?"
- Ask about reimbursement
  - "What percentage of the cost will be reimbursed?"
  - "Is reimbursement based on allowed amount or the amount I pay?"
  - "Can you tell me if I have an out-of-network deductible and if so, how much has been met?"

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- Ask about limits & coverage
  - “Are occupational therapy services covered for my child’s diagnosis?”
  - “Are there visit limits per year or per week?”
  - “Are there any exclusions?”
- Ask about codes and requirements
  - “Do you require prior authorization for out-of-network OT services?”
  - “Are these CPT codes covered under my plan?”
    - 97530 – Therapeutic Activities
    - 97110 – Therapeutic Exercises
    - 97112 – Neuromuscular re-education
    - 97165 – OT Eval: low
    - 97166 – OT Eval: mod
    - 97167 – OT Eval: high
    - 97168 – OT Re-eval
    - “Do you need any specific modifiers on the claim?”
- Ask about submission & payment
  - “How do I submit the superbill – through an online portal, mail, or fax?”
  - “How long does reimbursement usually take and how will I receive it?”
- Ask final check questions
  - “Is there anything else that could affect whether my claim gets approved?”
  - “Can I have a reference number for this call and the name of the person I am speaking to?”

TIP: Make sure to keep clear records of the representative you spoke to and the reference number for the call as well as a copy of every superbill in case you need to follow up.

## What To Do After Parents Call Insurance

- Compare your benefits to the cost of therapy and use the information to understand:
  - How much you might get reimbursed
  - How much you will pay out of pocket
  - Whether your plan has enough coverage for your child’s needs

If you’d like help making sense of the information you gathered from your insurance company, you’re welcome to bring it to Help on Hooves. We can review it together and help you better understand whether occupational therapy services may be covered under your plan. While we cannot contact insurance companies on your behalf or guarantee reimbursement, we’re happy to walk you through your benefits and answer questions so you feel confident moving forward.

We hope this information helps you feel more prepared and confident as you navigate your insurance benefits. At Help on Hooves, we can’t wait to meet you and your child, support your journey, and work together to reach meaningful goals—one step (and one hoof!) at a time!