



Questions to ask your insurance company before starting therapy services

1. "I am interested in inquiring about my insurance coverage for physical therapy, occupational therapy or speech and language therapy?"
2. "Are there any restrictions or exclusions to my coverage of PT, OT or SLP?" **DO NOT specifically ask if they cover Hippotherapy.** Hippotherapy, or equine assisted therapy (EAT), is a therapy tool used by PTs, OTs or SLPs, just as a ball or swing is a therapy tool. It is not a separate therapy. You or your child will be receiving PT, OT or SLP services using equine movement as one of the treatment tools used during their therapy session.
3. **If they say there are no exclusions to your coverage then assume you are covered.** Go on to question 5
4. If they say to you that "your exclusions include Hippotherapy", then you are not covered. At this point the only insurance companies that have it listed as an exclusion are Aetna, Oregon Health Plan and some Blue Cross policies. **If your insurance does exclude Hippotherapy, please contact our office.** We will contact your insurance company directly to explain the services that we offer. Once it is clearly explained, by one of our therapists, that equine movement is just one of many treatment tools we use, we have had good luck with insurance companies reversing their decision to not cover therapy.
5. If they tell you there are no exclusions to your coverage then ask: "I am interested in going to an out of network therapy provider, what is my out of network coverage?" Since we are a fee-for-service clinic we do not do any direct billing and are not in-network with any insurance companies.
6. Once your insurance company tells you how much they will pay, then you can ask how quickly you will get reimbursed once you submit the Superbill. A Superbill is an invoice that you will receive from us that explains you have paid for therapy at our center and need reimbursement from your insurance company. The Superbill will consist of diagnosis code, treatment code, place of service, national provider numbers and all other medical information that you will need to get reimbursed by your insurance company.

Please call us any time during this process if you have any questions!