Tips for Insurance Reimbursement

Out-of-Network Occupational Therapy Services

Therapeeps Occupational Therapy Services is an **out-of-network provider** for all insurance plans. While we do not bill insurance companies directly, many families are able to receive partial reimbursement for occupational therapy services depending on their individual insurance benefits.

We encourage you to contact your insurance carrier to learn more about your **out-of-network occupational therapy benefits**. The information below is intended as general guidance and should not be considered a guarantee of reimbursement or a description of your specific insurance policy.

1. Obtain a Physician Referral

Many insurance companies require a physician referral or prescription before considering reimbursement for outpatient occupational therapy services.

We recommend requesting a referral from your child's physician that includes:

- Occupational Therapy
- Your child's medical diagnosis (if applicable)

Please keep a copy of the referral for your records and upload a copy through the Therapeeps client portal. Insurance companies occasionally request this documentation when processing claims.

Possible Medical Diagnoses Your Child's Physician May Consider

Many insurance companies require a medical diagnosis to determine eligibility for outpatient occupational therapy services. Your child's physician will determine the most appropriate diagnosis based on their medical evaluation and clinical judgment.

Depending on your child's medical history and functional concerns, your physician may consider diagnoses related to:

- Developmental Coordination Disorder (F82)
- Muscle weakness or hypotonia (when clinically appropriate)
- Fine and gross motor delays

- Autism Spectrum Disorder
- Attention-Deficit/Hyperactivity Disorder (ADHD)
- Anxiety disorders
- Developmental delays
- Feeding and oral motor disorders
- Neuromuscular disorders
- Cerebral palsy
- Down syndrome
- Brachial plexus injury
- Torticollis
- Genetic or neurological conditions affecting development
- Other medical conditions impacting participation in daily activities

Please note: Sensory Processing Disorder (SPD) and Sensory Integration Dysfunction are **not currently recognized as stand-alone medical diagnoses** by many insurance companies. If sensory processing differences significantly impact your child's daily functioning, your child's physician will determine the most appropriate diagnosis based on their clinical evaluation.

If your physician would like additional clinical information to support diagnosis and treatment planning, Therapeeps is happy to collaborate by providing evaluation findings and recommendations.

2. Superbill Availability

Insurance companies generally require services to be completed before they will consider reimbursement.

After services have been provided, a superbill will be available via the Ocean Friends APP.

Please note:

- Superbills are only generated for completed therapy services.
- Administrative fees, late cancellation fees, no-show fees, and late payment fees are **not** eligible for insurance reimbursement and will not appear on a Superbill.
- Deposits or prepaid sessions cannot be submitted to insurance until the services have actually occurred.

3. Verify Your Benefits

Before beginning therapy, we recommend contacting your insurance company to ask:

- Does my plan include out-of-network benefits for outpatient occupational therapy?
- Is occupational therapy covered under my plan?

- Is pre-authorization required?
- What is my deductible?
- What percentage of the allowable amount will be reimbursed after my deductible has been met?
- Is there a limit on the number of therapy visits each year?
- Are there any exclusions for pediatric occupational therapy?

Your insurance company can typically answer these questions using your member ID number and your child's diagnosis.

4. Understanding Medical Necessity

Insurance companies determine reimbursement based on **medical necessity**, not educational need.

Occupational therapy services that are provided solely to improve handwriting, classroom performance, or school success may not be covered by many insurance plans.

Medical documentation often focuses on how a child's condition impacts their ability to safely and independently participate in everyday activities such as:

- Dressing
- Feeding
- Grooming
- Toileting
- Mobility
- Fine motor skills
- Gross motor skills
- Balance and coordination
- Strength and endurance
- Postural control
- Safety awareness
- Emotional regulation
- Participation in home and community routines

Therapeeps documents services based on each child's individual medical and functional needs. Coverage decisions are made solely by your insurance company.

5. Common Occupational Therapy CPT Codes

The following CPT codes are commonly used during pediatric occupational therapy services. Reimbursement varies depending on your insurance plan.

Therapeeps selects CPT codes based on the services that are medically appropriate and accurately reflect the treatment provided. We cannot alter billing codes solely to increase the likelihood of insurance reimbursement.

Please note that some services—particularly caregiver education and consultation—may not be reimbursed by insurance. However, we believe parent coaching is one of the most valuable components of pediatric occupational therapy and include it whenever it is clinically appropriate.

Occupational Therapy Evaluations

97165 – Occupational Therapy Evaluation (Low Complexity)

97166 – Occupational Therapy Evaluation (Moderate Complexity)

97167 – Occupational Therapy Evaluation (High Complexity)

Common Treatment Codes

97110 – Therapeutic Exercise
Development of strength, endurance, range of motion, and flexibility.

97112 – Neuromuscular Re-education
Improving balance, coordination, posture, proprioception, and movement patterns.

97140 – Manual Therapy
Manual therapy techniques including myofascial release and soft tissue mobilization.

97150 – Group Therapy

97530 – Therapeutic Activities
Functional activities designed to improve participation in daily occupations.

97532 – Cognitive Skills Training
Improving attention, memory, problem solving, and executive functioning.

97533 – Sensory Integrative Techniques
Interventions designed to improve sensory processing and adaptive responses.

97535 – Self-Care/Home Management Training
Activities of daily living, caregiver education, adaptive equipment instruction, and home management.

92526 – Feeding and Swallowing Treatment

Common Assessment Codes

96110 – Developmental Screening

96112 / 96113 – Developmental Testing with interpretation and report

96116 – Neurobehavioral Status Examination with interpretation and report

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Questions?

If you have questions regarding your Superbill or the services provided by Therapeeps, we are happy to assist you.

For questions regarding reimbursement, coverage, deductibles, or claim status, please contact your insurance carrier directly, as every insurance plan is unique.