



Health Insurance Benefits Frequently Asked Questions

1. **When do I pay?** Payment is due at the time of service.
2. **Are there any discounts available?** Referral discount: If you refer a family to ICEC and their child receives therapy you will receive a free therapy session.
3. **Do you take credit cards?** We take Visa, Master card and Discover. For your convenience, we can keep your card on file for regular use.
4. **What if I only have a co-pay?** Co-pays are also due at the time of services are rendered. Please ask the office staff if you are not sure what your co-pay is.
5. **What insurance do you take?** At this time we accept clients from Regional Center. We are pending authorization from Anthem/Blue Cross PPO.
6. **Are you In-Network with any PPO insurance companies?** We are pending in-network with Anthem. We are considered Out of Network with all other PPO insurance companies at this time.
7. **Will you bill my insurance company for me?** We would need a copy of your child's insurance card. With the proper information we could bill your insurance company on your behalf each week. You would pay in full at the time of service and your insurance company would make any reimbursement payments directly to you.
8. **What will my insurance company need to process my claim?** It will help to get pre-authorization before starting treatment. We have found that the majority of insurance companies will not process claims without the following information:
 1. Diagnosis code from your pediatrician.
 2. Prescription for specified therapy and duration from your pediatrician.
9. **How long does it take my insurance company to reimburse me?** Every insurance plan is different. It usually takes from 4-6 weeks to receive any reimbursement. Although we cannot guarantee any insurance reimbursement, we will help you in any way we can. We have found that it can take more than one attempt to receive reimbursement after submitting a claim.
10. **What is your cancellation policy:** Appointments cancelled with less than 24 hours notice are charged a \$25.00 cancellation fee.