

# QUESTIONS TO ASK YOUR INSURANCE CARRIER

This family to family resource was developed by the Children's Specialized Hospital (CSH) Family Advisory Council in partnership with CSH staff. This is meant to serve as a guide to provide background on what is covered under your insurance plan. Please note this list of questions is not inclusive of all questions that should be asked to your insurance carrier. We hope you will find these questions helpful to better understand your insurance coverage.

## What the representative will ask for once you call your insurance carrier:

- Patient Name
- Date of Birth
- Policy Number
- Procedure Codes (obtain from referring provider)
- Diagnosis Codes (obtain from referring provider)
- How will the service provider submit claim for service? Will the provider submit claim as a facility or as an office visit? (obtain from servicing provider)

## What to ask the insurance representative on the call:

- Is the facility/provider in-network?
- Is the (insert service) covered?
  - \*Example of services: speech therapy, audiology, etc.
- How much do I have to pay out-of-pocket before the plan starts to pay?
  - \*Is there a co-payment? If yes, how much?
  - \*Is there co-insurance? If yes, how much?
  - \*Is there an individual deductible? If yes, how much?
  - \*Is there a family deductible? If yes, how much?
  - \*Is there an individual out-of-pocket max? If yes, how much?
  - \*Is there a family out-of-pocket max? If yes, how much?
- Is authorization or referral needed for this service?
- Is there a visit limit for the service?
  - \*Are the visits combined with another service?
  - \*How many visits were used to date?
- Is there a criteria/requirement that needs to be met for this service?
- Is my diagnosis covered for this service? If not, what diagnosis is covered for this service?

## Do I have Telehealth under my plan?:

- If yes, can Telehealth be done on both phone and video?
- Is there a specific vendor or platform that must be used for Telehealth?
- Is the cost or coverage different for Telehealth?

## Reminders and Notes:

- Get the name of the representative you spoke with, call reference number, date and time of the call.
- Children's Specialized Hospital submits claims as an "Outpatient Hospital" in a Facility, not as an office visit.
- NPI: 1396886297
- Tax ID: 221487148



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Created July 2021