

Junior Jabberoo Insurance Billing

As a courtesy to families, you may wish for DVPT to bill your commercial insurance for therapy services provided during camp (does not include Snack Attack services).

- We can bill for up to one hour of speech therapy and one hour of occupational therapy per day of camp for a total of 6 hours of therapy per week of camp.
- If your deductible has not been met, our contract rate or the plan's out-of-network rate for services are applied to your deductible.
- Once your deductible is met, insurance pays DVPT our contract rate (or your plan's out-of-network rate if you have out-of-network benefits) minus any co-pay or co-insurance.

Once all claims have been processed for the camp, DVPT will reimburse you for tuition (up to the amount you paid). Reimbursement checks are typically mailed in late August.

Here are a few real examples from previous years:

Example 1: Child had Blue Cross/Blue Shield plan that paid 80% of covered services with a \$1000 deductible that had not been met at the start of camp.

Child attended 7 weeks of camp (with a few absences).

We provided/billed 17 hours of speech therapy and 17 hours of occupational therapy.

The family met their deductible after two weeks of camp and received a full tuition reimbursement.

Example 2: Child had a Cigna Plan that paid 90% of covered services with \$500 deductible that had not been met before the start of camp.

Child attended 7 weeks of camp (with a few absences).

We provided/billed for 14 hours of speech therapy.

The family met their deductible during camp and received a reimbursement check of \$558 to help cover the cost of camp.

A few notes:

- If we are billing your insurance for occupational or speech therapy services during camp, please provide us with your child's school IEP and/or the most recent evaluation report. If your child has not had a speech and/or occupational therapy evaluation, we would be happy to discuss options for an evaluation prior to the beginning of camp.
- DVPT is in network with BCBS, Cigna, and United Healthcare
- DVPT will attempt to provide you with the most accurate and up-to-date information regarding your insurance benefits, deductibles, benefit limits, and plan exclusions; however, we cannot provide a guarantee of payment from insurance.

- As tuition is paid in full before the start of camp, you are **not** additionally responsible for co-pays, cost shares, or deductibles for therapy services provided as part of Junior Jabberee.