



Dear Parents,

I am writing to you before what is most likely the open enrollment time for your medical insurance, because I have some valuable information for you to consider before making decisions about your coverage for 2021. **I also want to make you aware of a new non-contact method to submit your 2021 insurance information to us online!** These are the top 5 things our parents need to know as we near 2021!

Number 1: Deductible payments are due immediately after your insurance processes the claim and informs us that an amount has been determined to be your responsibility. Payment will be requested after each visit, so that deductible amounts can be paid and applied promptly. Please choose a plan with a reasonable deductible amount that will fit your family's budget. If you are forced to take on a large deductible plan, we welcome you to contact Ann Marie from our office, at ajohnson@bdisplayhouse.com. If needed, she can create a manageable payment plan for you. **An auto-pay option is available to eliminate the need for our office to contact you for payment after each visit during your deductible period. If you would like to set up auto-pay, send an email to office@bdisplayhouse.com and we can help you through that process.**

Number 2: Please read your EOB for each visit and notify us immediately of unexpected denials so that we can promptly support you in an appeal before additional visits and corresponding charges occur. If you have chosen electronic delivery of your Explanation of Benefits (EOB) statements, please adjust your settings to send you an email every time a claim is processed, so you can login to make sure claims were paid as expected.



Number 3: If you are changing insurance companies, and the plan says it covers therapy, please note that coverage depends on whether the insurance feels the codes that apply to your child's condition are medically necessary. **Please utilize our online insurance verification form and specific code information which will be provided by our office, to verify that services will be covered before agreeing to change your plan.**

Also, if you are asked to consider other plan choices, know that MANY plans frequently limit the numbers of visits. BCBS plans have typically afforded the best coverage for our patients, and while policy premiums may be more expensive in some cases, limited benefits that exist with many plans may result in larger co-pays and deductibles, and therefore higher total out of pocket costs. If you are unhappy with the coverage your plan will provide your child in the coming year, please speak with your employer or with a knowledgeable insurance broker ASAP.

Number 4: All families must upload a photo of their child's 2021 insurance card and complete an insurance verification form online by January 30, 2021. Soon, you will receive a personalized email with the billing codes

used for your child's claims, along with a link to the insurance verification form on our website. We will include instructions to help you call your insurance company and complete the form online. It is very important that you call your insurance and complete this 2021 information so that we can identify any pre-approvals needed and clear up potential coverage issues before charges are incurred. **We appreciate your time investment in gathering benefit verification information. Pediatric therapy coverage is complex and varies significantly from one plan to the next. Insurance companies are more willing to share complete coverage information with caregivers. Limited coverage information is offered to providers.** A fully completed online insurance verification form allows us to program our system to assist in tracking your specific benefits and reduce the possibility of non-covered charges that could result in unexpected patient bills. Additionally, a record of your call will be kept on file with your insurance, which gives us an increased opportunity to work on your behalf if claims are not processed as you were promised on that call.



Number 5: Upon receipt of your completed online form, you will be contacted by phone by Ann Marie Johnson, the billing representative of our management team, in order to review this information. She will take the time to ensure you have good understanding of the benefits that your insurance representative has quoted and your related financial obligation. We hope that you will find this call to be helpful.

With sincere thanks for your support,

Janis Bautz, President

Bautz Developmental Intervention, Inc.