

James Madison University
Occupational Therapy Clinical Education Services
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Recommended Questions for Determining Benefits

Before beginning services with OTCES, there are some things that may reduce the likelihood of any unforeseen circumstances regarding insurance coverage. You are encouraged to take the following steps to gain information on covered services:

- Call your insurance provider (the number should be located on the back of your card) and ask them if you have benefits for Occupational Therapy.
- If Occupational Therapy Services are covered, ask the following:
 - What are your Occupational Therapy Benefits?
 - Is there an annual or lifetime limit on covered services?
 - Is there a limit on the number of visits allowed within a specific timeframe?
 - What are the policy dates? (is it a calendar year or contract year?)
 - What is the reimbursement rate?
 - Is there a copay or co-insurance?
 - Is there a deductible?
 - Is there an out-of-pocket maximum?
 - Is any documentation required for services to be reimbursed?
 - If your child is covered by an insurance provider that OTCES does not have provider status with, ask if you can submit a statement for fees to be reimbursed to you directly. If so, ask for the mailing address and department.

You are encouraged to record all of this information, including the name of the representative that you spoke with and the date of your call, and file it for future reference.

As a reminder, the insurance companies that OTCES has provider status with are listed below. Services that are provided to individuals covered by these providers will be billed directly through OTCES. If your child is not covered by these insurance providers, a statement will be provided to you for payment and you can submit the bill directly to your insurance provider for reimbursement. Additional provider numbers are being sought and you will be notified as additional provider status is acquired.

Agency	Status
Anthem (BC/BS, HealthKeepers, HealthKeepers Plus)	Provider
Southern health	Provider
Cigna	Provider
Virginia Premier	Provider
United Health	Provider
Aetna	Provider
MAMSI	Provider
OneNet PPO	Provider
Stratose	Provider
Medicaid	Provider
Optima & Optima Health	Provider