



## Health Insurance Benefits Frequently Asked Questions

**1. When do I pay?** Payment is due at the time of service unless you have pre-paid. If you come more than once a week, you may pay for all sessions at your first session that week.

**2. Are there any discounts available?**  
Referral discount: If you refer a family to BKTC and their child receives therapy, you will receive a free therapy session.

**3. Do you take credit cards?** We take American Express, Visa, Mastercard, and Discover.

1-You will need to fill out a credit card authorization form to pay with a credit card.  
2-Credit cards are charged at the beginning of each week for the prior week.

**4. What if I only have a co-pay?** Co-pays are also due at the time services are rendered, or on a weekly basis. Please ask the office staff if you are not sure what your co-pay is.

**5. What Insurances do you take?** At this time we accept clients from Regional Center of Orange County (RCOC) and Monarch Healthcare who have pre-authorization.

**6. Are you In-Network with any PPO insurance companies?** We are in-network with Blue Shield and TriWest. 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 be happy to check your eligibility and benefits for you. 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 may help to try and 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 (we can give you a referral form to give them)  
2-Prescription for specified therapy 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.