

QUESTIONS TO ASK YOUR HEALTH INSURANCE COMPANY OR HMO ABOUT YOUR CHILD'S ACCESS TO HABILITATIVE SERVICES BENEFITS

Before you call your insurance company or HMO, please refer to the "Parents' Guide to Habilitative Services." This guide is available at <http://www.mdinsurance.state.md.us>.

1. My child needs physical therapy and/or occupational therapy and/or speech therapy. Are these services covered under my plan?
2. Do I have coverage for habilitative service benefits under my plan?
3. Are there any limitations on habilitative services coverage under my plan? If so, what are they?
4. Are there any exclusions from coverage under my habilitative services benefit? If so what are they?
5. What cost-sharing will be applied to habilitative services for my child?
Deductible_____
- Copayment amounts_____
- Coinsurance_____
6. Does my deductible apply to each calendar year or to a benefit year? If it applies to a benefit year, when does the benefit year begin and end?
7. Do I need a referral? If so, how do I get one?
8. Do I need prior authorization? If so, how do I get prior authorization?
9. Do I have better benefits if I use in-network providers? If so, who are the in-network providers in my area?
10. I think I need more information; may I please speak with a supervisor? (*as needed*)