

Deductible

Before your insurance starts helping, you have to pay a certain amount for your health care services.

Explanation of Benefits (EoB)

The insurance company will send you a paper explaining how much they paid for your treatment and how much you still need to pay.

Co-Insurance

After you pay a certain amount of money for your medical expenses, you still have to pay a percentage of the cost for each visit or service.

Homebound Exclusion

If someone is homebound, it means they have a hard time leaving their house, so they can't go out easily.

Visit Limits

There's a maximum number of times you can go to the doctor or get medical help covered by your insurance. Once you reach that limit, you have to pay for everything the rest of the time.

5 QUESTIONS TO ASK YOUR INSURANCE COMPANY

1 **What is the amount**
I need to pay before my insurance starts to pay (my deductible), and how much of that amount have I paid so far?

2 **Does my child**
have to stay at home all the time to get this kind of therapy?

3 **Does my insurance**
cover the medical problem my child has?
(Sometimes I might need a doctor's diagnosis, not just one that says my child is behind in some ways)

4 **Is there a limit**
on how many therapy visits my child can have, and if so, what's the limit and how many visits have we used up?

5 **Does my insurance**
pay for therapy at home for kids? (I might need to give you some special codes).

