



Are you considering speech therapy from GabGains, LLC but want more information because we are private pay and thus, out-of-network with your insurance company?

Are you interested in finding out how private pay services from our practice can benefit you and your child?

- As the parent, you (not the insurance company) are in the driver's seat when paying privately.
- Decisions about frequency of service and length of therapy sessions are made based on your child's actual needs and consultation between you & the Speech-Language Pathologist; Not a claim adjuster who doesn't know or understand your child's needs.
- Our private pay fees reflect more time spent with our clients and in preparation for their sessions; Not time spent clearing red tape with an insurance company.

Does this mean you cannot be reimbursed for the therapy services you have paid for?

- This depends on your insurance policy, whether the policy has speech therapy benefits, and what those benefits include. Other things to consider: deductible, co-payment/co-insurance provisions.
- We accept payment at the time of service, however, you may choose to submit a Superbill for possible reimbursement from your insurance company.

What is a Superbill?

- A Superbill is a coded, medical receipt which GabGains, LLC will provide after services have been rendered and paid for.
- A Superbill is coded with specific charge codes and diagnosis codes which GabGains, LLC certify to be accurate.
- Some of the information included on a Superbill includes your insurance policy information, client name, DOB, location of service, date(s) of service, and amount paid.
- GabGains, LLC provides Superbills on a monthly basis, summarizing the month's payment information.

What should I do with a Superbill?

- You should contact your insurance company to find out their procedures for submitting a Superbill for out-of-network benefits. See our checklist for help.