

RiteCare speech therapy grant Frequently Asked Questions

1. Who selects the speech language providers that we will use for our child's speech language therapy?

The parents select the provider after meeting and interviewing them. RiteCare does require the provider accept assignment of benefits from the parent's insurance company for the provider to receive the full reimbursement rate (reviewed every six months). If the provider does not accept assignment of benefits, the reimbursement rate, is 50% of full reimbursement rate. See FAQ 5. RiteCare can provide a few providers that are located near an area the parents designate if they would like some suggested providers.

2. Do the parents pay the providers and then request reimbursement from RiteCare or does RiteCare pay the provider?

The providers submit statements of their services to RiteCare after the health insurance companies have processed the claims. RiteCare pays the providers directly.

3. Can grants be renewed or extended?

The speech therapy grants are made for one two-year period and cannot be renewed or extend. RiteCare usually has a lengthy waiting list and it wouldn't be fair to them to renew or extend a grant to a child who already has had the opportunity to receive the benefits for up to two years.

4. Can you clarify the eligibility ages and give some examples of how they work.

Applications should be submitted well before a child turns eight (the waiting list can be take several months before a grant award can be made). If a child turns eight while on the waiting list, a grant will not be made.

If a child turns eight before the two-year grant period has expired or the maximum \$7,500 grant has been expended, the age is ignored as the age is a criteria only when awarding a grant.

5. What does a RiteCare speech therapy grant cover?

The grants are designed to pay for speech therapy services billed under the Medicare service codes of 92507 and 92508 (individual or group treatment of speech, language, voice, communications, and/or auditory processing disorder). The speech therapy providers can explain if the services the treatment plan recommends meets the definition of these service codes.

Any cancellation charges, interest expense and other non-speech therapy services are the responsibility of the child's parents.

Some children require additional speech therapy services before they can begin or while they receive speech therapy services under the Medicare service codes of 92507 and 92508. Those costs are not covered by the RiteCare speech therapy grant and are billed to the parents after the claims are processed by the insurance company and by the RiteCare speech therapy grant.

In addition to billing the parents for speech therapy services not covered by the grant, parents may be billed for therapy session fees reduced by payments by the RiteCare speech therapy grant when there are no benefit payments possible from any health insurance benefits.

Example – health insurance policy has a hard limit of 20 therapy sessions a year and there is a \$4,000 individual deductible for the policy. The speech therapy provider has a billing rate of \$130 for a 50 minute session. As the insurance company will only pay a maximum of 20 sessions (\$2,600) which is less than the \$4,000 deductible, the speech therapy provider can bill the responsible party (parents in most cases) after the 20 sessions for any difference between the \$130 session charge and RiteCare's reimbursement rate of \$100 leaving or \$30 unpaid. This should be discussed with the speech therapy provider so you do not have any surprises.

6. Does the grant cover the cost of speech evaluations?

The grant does not cover the cost of an initial or any subsequent evaluations where required by the health insurance company or the speech therapy provider.

7. How does the grant process work?

When the grant application is submitted it is reviewed to see if it meets the grant eligibility requirements. If anything is missing from the application, an email is sent to one of the parents requesting the information or clarification of something. Upon receipt of the basic application items, an email is sent to the parents providing an estimate of when the grant will become effective.

About two weeks before the grant becomes effective, a grant award letter is mailed to the parents informing them of the grant award. A copy of the award letter should be provided to the speech therapy provider so they know a grant has been awarded to their child by RiteCare of Minneapolis/St Paul, Inc. and the provider can bill RiteCare for the speech therapy services after the insurance company process the claims.

8. Why is there a waiting list?

RiteCare does not have unlimited funds so the Board of Directors has set a limit on the number of grant awards that can be outstanding at any point in time. As a result, more grant applications are received than the number of grants that can be awarded. The applications

are accepted and then awarded in the order RiteCare received the applications. The Board periodically evaluates the limit on the number of grant awards that can be outstanding.

9. Why was my child’s application withdrawn from consideration for a grant?

If a complete grant application (application form, speech evaluation and copy of insurance card) is not received after follow up emails and or phone calls are made to the parents, the incomplete application is withdrawn from the waiting list. If the missing information is subsequently received after the deadline for follow up data is communicated, the application is treated as a new application and placed at the bottom of the waiting list of grant applications and the wait for the grant begins again.

10. What qualifies as an evaluation for the grant application?

Ideally, a speech evaluation by a Minnesota licensed Speech Language Pathologist is included with the application. Such an evaluation will include information on the treatment plan including applicant’s diagnosis of a communication disorder, goals to be attained, therapy visit frequency and duration of visits.

An alternative to a complete speech evaluation by a Speech Language Pathologist being included with a grant application is to provide an Independent Education Plan (IEP) prepared by your local school district if it is supplemented with an evaluation by a private Speech Language Pathologist. If the IEP is recent enough (length of time varies depending on speech therapy provider), the speech therapy provider may supplement the IEP with an evaluation for the child using test results from the IEP rather than have the child tested shortly after the IEP evaluation.

11. Does RiteCare select the speech therapy providers for the children?

The parents select the speech therapy provider after interviewing one or more speech therapy providers. RiteCare can provide names of three or more speech therapy providers near a location the parents designate if they request that information. The parents need to interview any speech therapy providers before they select one for their child.

Some providers do not accept assignment of health insurance benefits or Medical Assistance. Some providers only provide the speech therapy in the child’s home.

12. What happens if therapy sessions are held right up to the end of the grant period and all the therapy sessions have not been submitted to the insurance carrier and/or RiteCare for payment?

As long as there are unspent grant funds, RiteCare will pay for the sessions that occurred during the grant period, but billed after the grant period ends.

13. Our child completed the treatment plan early in the grant period and the grant was closed. Now he/she needs some refresher sessions. Will RiteCare pay for the refresher speech therapy sessions?

RiteCare will pay for the refresher sessions as long as the speech therapy sessions are held during the original grant period and the grant funds weren't fully expended.

14. Why do you want us to inform you when the treatment plan has been completed and our child has completed their treatment plan?

If RiteCare is not timely informed that the treatment plan has been completed, it is not unusual that five or six months have gone by before RiteCare becomes aware that payments have not been made for a child's speech therapy session. Then we send an email to the parents and/or the speech therapy provider to inquire why there hasn't been any payment activity on the child's grant.

The several month delay before RiteCare becomes aware that a treatment plan is completed delays making a new grant to another child who is on the waiting list.

15. Why was my child's grant suspended?

Grants will be suspended if the parents fail to respond to requests for information from RiteCare. The requests for information usually are for updated health insurance information. A minimum of two emails are sent to the parents before we suspend a grant. The second email is usually sent to both parents in case the first email was not received due to an out of date email address.

If a grant is suspended and the requested information is subsequently provided, the suspension will be removed and the grant restored to the active grant list. While on suspension, the grant payments to the provider will be suspended until the grant is restored to the active grant list.

Grants can also be suspended when the child is attending speech therapy sessions but there is nothing to bill RiteCare. This could be a temporary situation (but several months in duration) so to provide the opportunity to a child on the waiting list to receive speech therapy, we will suspend the grant after communicating the situation with the parents. If the situation changes and the therapy sessions aren't 100% funded by insurance or another source, RiteCare should be billed by the speech therapy provider and payments will be resumed for therapy sessions until the end of the grant period.