AUTISM THERAPY INSURANCE CALL SHEET

Use this reference sheet when contacting extended health insurance providers for Speech Therapy (SLP), Occupational Therapy (OT), and Behaviour Analysis (RBA) in Ontario.

Insurer:	[e.g., Sun Life, Manulife, Canada Life]	**Call Date & Time:**	
Policy / Group #:		**Representative Name:**	
Certificate / ID:		**Call Reference ID:**	

1. BENEFIT LIMITS & PLAN STRUCTURE

✓	QUESTIONS TO ASK REPRESENTATIVE	
☐	**Paramedical Benefit Structure** Are SLP, OT, and Psychology/RBA independent or in a combined pool?	
☐	**Annual Maximums Per Category** What is the exact maximum dollar cap per discipline per person?	SLP: $_____ | OT: $_____ | RBA/Psych: $_____
☐	**Reimbursement Rate & Per-Visit Caps** Is reimbursement capped per session (e.g., $80 max) or full % up to cap?	Coverage: _____% | Per-Visit Max: $_____
☐	**Benefit Year Reset Date** Does the policy reset on Jan 1st or on an employer fiscal date?	Reset Date: _____

2. PROFESSIONAL CREDENTIALS & DELEGATION RULES

✓	REGULATORY & SUPERVISION REQUIREMENTS	
☐	**College Registration Requirements** Are CASLPO (Speech), COTO (OT), and CPBAO (RBA) required on receipts?	
☐	**Therapy Assistant Coverage (CDA / OTA)** Are sessions delivered by assistants eligible if supervised?	Eligible? [ ] Yes [ ] No | Supervised note required? [ ]
☐	**Assessment vs. Direct Treatment** Are initial diagnostic assessments billed under the regular therapy cap?	

3. CLAIMS ADMINISTRATION & COORDINATION OF BENEFITS

✓	SUBMISSION & SECONDARY COVERAGE	
☐	**Physician Referral / Prescription** Is an MD or pediatrician referral letter required on file prior to claims?	[ ] Required (Expires: _____) [ ] Not Required
☐	**Direct Clinic Billing** Can the clinic submit via Telus Health eClaims or portal directly?	[ ] Direct Billing Supported [ ] Pay & Submit Manually
☐	**Secondary Carrier Coordination (COB)** What documentation is required to submit unpaid balances to spouse plan?	Birthday Rule Parent: _____

✓	SUBMISSION & SECONDARY COVERAGE	
☐	**Health Spending Account (HSA)** Can remaining balances/co-pays be billed to the HSA tax-free?	HSA Available Balance: $_____

OAP Coordination Tip: Exhaust private benefits first; keep explanation of benefits (EOBs) to submit with OAP reconciliations.

Submission Window: Confirm claim window (usually 90–365 days).