2027 FEE SCHEDULE

NAPA Center Charlotte • Effective January 1, 2027

Everything we do at NAPA is guided by one goal: giving your child the best possible therapy experience, delivered by a team who knows them well. To keep making that possible, we'll be making a modest adjustment to our fees starting January 1, 2027.

Below, you'll find our updated private pay rates along with a clear picture of how insurance billing works, so there are no surprises along the way.

Private Pay Rates

Individual Therapy Sessions	
Physical Therapy	**$165**
Occupational Therapy	**$165**
OT + Feeding Therapy	**$185**
OT + VitalStim	**$185**
Speech Therapy	**$165**
ST + AAC	**$185**
ST + Feeding Therapy	**$185**
ST + VitalStim	**$185**
Evaluations & Reports	
PT/OT Evaluation & Report	**$370**
Speech Evaluation & Report	**$370**
Speech AAC Evaluation	**$825**
Plan of Care Session & Report	**$250**
Letter of Medical Necessity	**$95**

Insurance Billing

We understand healthcare billing can be challenging, and we do everything we can to make it as stress-free as possible. We work with most major private insurance plans and will verify your benefits 60 days before your

intensive start date. At that time, we'll send you a new invoice estimating your out-of-pocket cost. Network status varies by location, so please confirm with the clinic you plan to attend.

Please note

When we verify your coverage, it's an estimate, not a guarantee of payment. We encourage you to also call your insurance company directly to confirm your exact plan limits, authorization requirements, and exclusions. If your intensive falls near your plan's renewal date, your deductible may reset and your actual cost may differ from the estimate. Families remain responsible for any balance their plan doesn't cover.

Specialty services, such as feeding or AAC, involve an additional cost beyond a regular therapy session. For these, an extra charge line (billed under a separate procedure code) will appear on the claim submitted to your insurance carrier. We'll share your estimated out-of-pocket cost 60 days before your session start date, and if you'd like it sooner, or your intensive is scheduled less than 60 days out, just reach out to your clinic and we'll get you that information right away.

If your clinic is out-of-network with your insurance, you have the option to pay the private-pay discounted rate ($165 per session for OT, PT, and ST; $185 per session for AAC or Feeding) up front and then submit a superbill to your insurance for reimbursement on your own. For many families, this ends up being the lowest total cost, since it combines our private-pay discount with any out-of-network reimbursement your plan offers. Just be sure to confirm your out-of-network benefits first, as some plans base reimbursement on the amount actually paid, and some don't offer out-of-network coverage at all.

Your superbill is available any time after services are rendered, right in the Ocean Friends app, so you can download it as soon as you're ready to submit a claim. Of course, if you'd rather we walk you through it or send it your way directly, our team is always happy to help.

We're here to help. If you have any questions at all about your fees or billing, our team genuinely wants to help you figure it out — please call **+1 (424) 269-3400, extension 4**.