

How to Determine Your Insurance Benefit for Physical Therapy

KEEP THIS WORKSHEET FOR YOUR RECORDS

1. Call the toll free number for customer service found on the back of your insurance card. Select the option that allows you to talk with a customer service representative instead of the automated system.

2. Ask the customer service rep to quote your physical therapy benefits in general. They are commonly referred to as rehabilitation benefits and can include occupational therapy and speech therapy.

3. Make sure the customer service provider understands you are seeing a non-preferred provider / out-of-network provider.

Information you Need:

- Do you have a deductible? ____yes ____no
 - If yes, how much? _____ Already met? _____
 - What percentage of reimbursement do you have? (60%, 80%, 90% are all common) _____%
(Remember this is for an out of network provider)
 - Does your policy require a written prescription from your primary care physician? ____yes ____no
 - Will a written prescription from and MD or a specialist your PCP referred you to be accepted? ____yes ____no
 - Does your policy require pre-authorization or a referral on file for outpatient physical therapy services? ____yes ____no
 - ❖ Do they have one on file ____yes ____no
 - ❖ Is there a monetary or visit limit per year? ____yes ____no
 - ❖ If yes, what is it? _____
 - Do you need a special form to be filled out to submit your claim?
 - What is the mailing address you should submit claims/reimbursement forms to?
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