



## How to Determine Your Insurance Benefits for Physical Therapy

### KEEP THIS WORKSHEET FOR YOUR RECORDS

1. Call the toll free # for customer service on your insurance card. Select the option that will allow you to speak with a customer service provider, not an automated system.
2. Ask the customer service provider to quote your physical therapy benefits in general. These are frequently termed rehabilitation benefits and can include occupational therapy, speech therapy, and sometimes massage therapy.
3. Make sure the customer service provider understands you are seeing a **non-preferred provider/out of network provider** who your doctor referred you to.

#### What YOU need to know:

- Do you have a deductible? \_\_\_\_\_ If so, how much is it? \_\_\_\_\_ How much is already met? \_\_\_\_\_
  - What percentage of reimbursement do you have? (60%, 80%, 90%, are all common) \_\_\_\_\_
  - Does the rate of reimbursement change because you're seeing an out of network provider? \_\_\_\_\_
  - Does your policy require a written prescription from your primary care physician? \_\_\_\_\_
  - Will a written prescription from any MD, or a specialist your PCP referred you to be accepted? \_\_\_\_\_
  - Does your policy require pre-authorization or a referral on file for outpatient physical therapy services?  
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  - If yes, do they have one on file? \_\_\_\_\_
  - Is there a \$ or visit limit per year? \_\_\_\_\_
  - Do you require a special form to be filled out to submit a claim? \_\_\_\_\_
  - What is the mailing address you should submit claims/ reimbursement forms to?
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