**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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