



## Insurance Benefits Worksheet

*Recommended steps for contacting your health insurance company to learn about your benefits for physical therapy:*

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 representative.

2. Ask for a quote of your physical therapy benefits. Sometimes these are also referred to as “rehabilitation benefits” and can include physical therapy, occupational therapy, speech therapy, and sometimes massage therapy.

3. Clarify with the representative that you are interested in your benefits when seeing an **out-of-network provider** for outpatient physical therapy. Answers to the following will be helpful:

- Does your policy require a physician’s referral or prescription?
  - i. If so, will a written prescription from any MD be accepted?
  - ii. Do they have a prescription on file?
  - iii. If so, did the physician include an ICD-10 code? What is the code? *You will need this code to complete any required pre-authorization document. You will need to send in your prescription (with ICD-10 code) with any claims. Depending on your diagnoses, you may be able to get more coverage.*
  - iv. If they do not have a prescription on file, and one is required, you will need to call your doctor’s office to request one.
  
- Does your policy require pre-authorization or pre-certification?
  - i. If yes, do they have one on file? Yes / No
  - ii. Is there a \$ or visit limit per year? Yes / No If Yes, What is it? \_\_\_\_\_
  - iii. Do you require a special form to be filled out to submit a claim? Yes / No How do I obtain it?
  - iv. What is the mailing address you should submit claims/reimbursement forms to?
  - v. Is there an online website where you can submit the claim? Yes / No What is it?
  
- Do I have a deductible?
  - i. If so, how much is it?
  - ii. How much is already met? *A deductible must be met before the insurance company will pay for therapy treatment. Submit all bills to help reach the deductible amount. If you have an office visit co-pay the insurance company will subtract that amount from the percentage they will pay. This will affect the amount of reimbursement you will receive.*
  
- What is the rate/percentage of reimbursement when seeing an out-of-network provider? *The reimbursement percentage will be based on your insurance company’s established “reasonable and customary/fair price” for the service codes rendered. This price will not necessarily match the charges billed. Some may be less, some may be more.*

SoCo Physical Therapy & Performance does not accept Medicare, and Medicare patients cannot be reimbursed for visits.

*This worksheet was created to assist you in obtaining reimbursement for Physical Therapy services and is not a guarantee of reimbursement to you.*