



## 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 for out-patient, office setting, and in-network. The following are frequently termed rehabilitation benefits and can include occupational therapy, and speech therapy.
3. If you need assistance in obtaining your physical therapy we will be more than happy to assist you. Please call us at (847) 786-2014.

#### **What YOU need to know:**

- What is your effective date? \_\_\_\_\_
  - 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 your policy require a written prescription from your primary care physician? \_\_\_\_\_
  - Is there a \$ or visit limit per year? \_\_\_\_ If so, how much has already been met? \_\_\_\_\_
  - Do you require a special form to be filled out to submit a claim?
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#### **What this information means:**

- A deductible must be satisfied 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.
- 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.
- If your policy requires a physical therapy prescription from your PCP (Primary Care Provider), you must obtain one and bring it with you to your first visit. If you need assistance in obtaining a physical therapy prescription, we can assist you during your first visit.

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