

How Do I Check My Insurance Benefits?

Insurance Company Name: _____ Phone number _____

Insurance ID # _____ Group number _____

Therapist's name: Christina Goodwill, MSPT

My physical therapist has informed me that she is not contracted with my insurance company. They will provide a super bill to me for insurance billing. It is up to me or my representative to determine insurance coverage, as well as any applicable deductible, co-pays and maximums. To verify my benefits, the physical therapist recommends I go through the following procedure before my visit.

****Please follow the steps below to find out your benefits and eligibility.****

First - Call the number on your insurance card listed for customer or member service, benefits, and eligibility. Ask the representative the following questions:

Name of the representative I spoke with: _____ Date _____ Time: _____

1. Do I have out of network coverage for physical therapy services? YES / NO
2. Do I need a referral from a physician for physical therapy services before receiving services? YES / NO
3. Do I need an authorization with the insurance company before receiving PT services? YES / NO
4. Do I have limits on my plan for PT services? _____ visits or \$ _____ covered
5. Does my insurance coverage have any limitations or exclusions I need to know about for physical therapy? YES/NO (e.g., Can I see more than one provider per day?)
6. Do I have a deductible for physical therapy services when I use out of network providers? YES / NO

If yes, what is my deductible for the year and has any or all of it been met?

Yearly deductible \$ _____ Amount of deductible met so far \$ _____ Date _____

7. How much can I expect to be reimbursed for each physical therapy visit?
8. What is the process for submitting a request for reimbursement? How long should I expect to wait before I receive reimbursement?

*Please be aware of insurance company disclaimers that quoted benefits do not guarantee coverage and/or payment. Ultimately, reimbursement may be denied by your insurance company for a variety of reasons.