

## HOW TO DETERMINE YOUR INSURANCE BENEFITS FOR PHYSICAL THERAPY

### Getting Started - Contact Your Health Insurance Company

1. Call the toll free number for customer service on the back of your insurance card.
2. Select the option that will allow you to speak to a customer service rep, not an automated system.
3. Ask the Customer service rep to quote your **out of network benefits for physical therapy**.
  - a. If the answer is “no” you can stop the call. This means that you do not have the option to have insurance pay for physical therapy if you go out of network.
  - b. This does **NOT** mean you cannot have physical therapy; it just means that your insurance will not pay for it.

### Information You Will Need to Get From Them

- What is your **out of network deductible** and how much has already been met?
- What is the **percentage of reimbursement** do you have? *This means what is the percentage that the insurance company will pay on your claim.*
- Does the insurance **require any special claim form** to fill out? *This is usually on the insurance’s website.*
- What is the **mailing address** you should **submit the claims** to?
- Does the insurance need a copy of the **doctor’s referral** and/or a copy of the **physical therapy evaluation**?
- Does the insurance require copy of the **therapy notes** for each claim?

### What This Information Means

- An out of network deductible must be satisfied before the insurance company will pay for the claim.
- If you have met the out of network deductible you may have a co-pay or co-insurance (*which is usually a % of the total bill*) that will be deducted from the claim amount. This is considered to be your responsibility whether or not you are in or out of network.
- Your insurance company may have an established “reasonable and customary price” for the service codes rendered. This price will not necessarily match the charged billed; some may be less and some may be more.
- When you file your claim the insurance should provide you with an EOB (explanation of benefits).

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

Please contact our business office if you have any further questions or need help in understanding this process at **972 722-1212**.

N-Balance Physical Therapy