



## Researching Your Insurance Benefits for Physical Therapy Services

- Call the customer service number on your insurance card. Select the option that will allow you to speak with a customer service agent.
- Ask the customer service agent to explain your physical therapy benefits to you. These are frequently termed rehabilitation benefits and can include occupational therapy, speech therapy, and sometimes massage therapy services as well.
- Make sure the agent understands you are seeing an **out-of-network provider**, via direct access or for whom you have a doctor's referral, whichever is your case.
- If pre-authorization is required, please allow ample time for processing prior to your scheduled initial evaluation and let us know immediately if any forms are required for us to fill out. You can email them to [info@AthElitePT.com](mailto:info@AthElitePT.com).

Due to the nature of Medicare laws and regulations, we are unable to provide physical therapy services to those with Medicare coverage.

### What YOU need to know:

1. Does your policy require pre-authorization or a referral on file for outpatient physical therapy services?
2. Will a written prescription from any MD, or a specialist, be accepted?
3. Do you have a deductible, and if so, how much is it, and how much has already been met?
4. What percentage of reimbursement do you have?
5. Does the rate of reimbursement change because you're seeing an out-of-network provider?
6. Does your policy require a written prescription from your primary care physician? If yes, do they have one on file?
7. Is there a dollar limit or visit limit per year?
8. Do you require a special form to be filled out to submit a claim, and if so, do you have it?
9. What is the mailing address you should submit claims/reimbursement forms to?