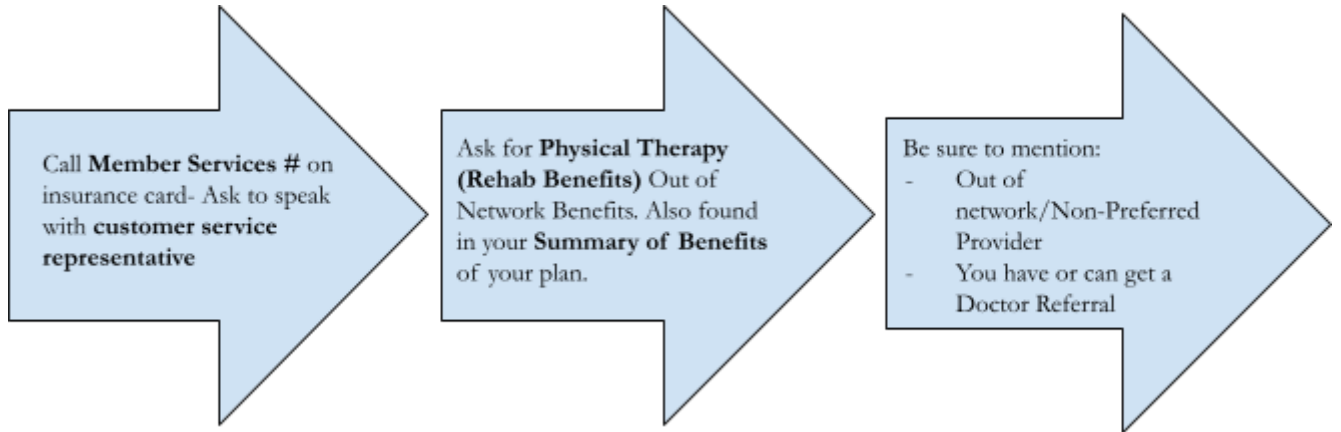


OUT OF NETWORK PHYSICAL THERAPY GUIDELINES



Questions to Ask

Deductible Amount: _____
How much of the deductible is met? _____
% of Reimbursement for Out of Network Physical Therapy: _____
Do you need a written referral for PT? _____
Limited # of Visit: _____
Specific form to file an out of network claim? _____ - If so, how do you submit claims? - Mail-In? - Patient Portal?



Helpful Terms

Deductible	Amount that must be met before the insurance company will pay for therapy treatment.
Reimbursement Percentage	How much of the total balance the insurance will reimburse. <ul style="list-style-type: none"> - Example: \$200/visit with an insurance reimbursement rate of 75%. - You pay upfront \$200 for the visit. Insurance will reimburse you \$150 (75% of \$200)
Pre-authorization	Some insurance requires a pre-authorization. Call the referral coordinator at your PCP's office. Ask them to file a referral for your physical therapy treatment that is dated to cover your first physical therapy visit.
Claim	Forms that are sent to your insurance company to receive reimbursement for out of pocket sessions.
Referral	Some insurances require you to obtain a prescription from your primary care physician to send in with your claim.
Superbill	The document your therapist provides you with that details the diagnosis codes, the activity codes that were billed, and the total fee. This document is often required for you to send directly to your insurance company at the end of each month.

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