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## Step-by-step Insurance Worksheet

This worksheet was created to help assist you with obtaining reimbursement for Physical Therapy services.

### How to determine your insurance benefits for Physical Therapy:

1. Call the customer service number on your insurance card.
2. Select the option that allows you to speak with a customer service provider, not the automated person.
3. Ask the customer service provider to quote you physical therapy benefits in general. (These terms are frequently called "Rehabilitation benefits.")
4. It is important to state to the customer service provider you are seeing an out of network/nonpreferred provider. Sometimes pre-authorization is needed for out of network providers, if that is required, please allow one week for this to be processed before your visit. Additionally, let our office know immediately whether a form needs to be filled out by us.

**Note:** At Cura Ortho Physical Therapy we do not accept Medicare and cannot be reimbursed by Medicare for visits to our clinic.

### What you need to know:

1. Does your policy require preauthorization or referral on file for out of network physical therapy services? \_\_\_\_\_
2. Will a prescription from any MD, or a specialist your PCP referred you to be accepted?  
\_\_\_\_\_
3. Do you have a deductible? \_\_\_\_\_ If so, how much? \_\_\_\_\_ How much is already met?  
\_\_\_\_\_
4. What rate of reimbursement do you have (60%, 80%, 90%, all of these are common) \_\_\_\_\_
5. Does your rate of reimbursement change because you are seeing a non-preferred provider?  
\_\_\_\_\_
6. Does your policy require written prescription from your PCP? \_\_\_\_\_
  - a. If yes, do they have on file? \_\_\_\_\_
  - b. Is there a \$ or limit per year? \_\_\_\_\_
  - c. Does your policy accept "dry needling," it is considered investigational by some insurance companies so you may not receive reimbursement for that code item? \_\_\_\_\_
7. a claim \_\_\_\_\_
8. What is the mailing address you should submit claims/reimbursement form to?  
\_\_\_\_\_  
\_\_\_\_\_

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### **What this means:**

If your policy requires preauthorization or a referral on file and the insurance company doesn't have one listed yet, you'll need to call the referral coordinator at your Primary Care Physician's (PCP) office.

Ask them to file a referral for your physical therapy treatment that is dated to cover your first physical therapy visit. Be aware that referrals and preauthorization's have an expiration date, and some set a visit limit. If you are approaching the expiration date or visit limit, you'll need the referral coordinator to submit a request for more treatment.

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 fee you paid for services at Cura Ortho Physical Therapy.**

If your policy requires a prescription from your PCP, you must obtain one to send in with the claim. This is usually not difficult to obtain since your PCP sends you to a specialist for help with your condition.

If you accessed services via Direct Access, the physical therapist at Cura Ortho Physical Therapy will write a Letter of Medical Necessity, send it to your physician for their signature, and this is generally received by the insurance company as a physician's prescription or referral.

If the prescription from a MD or specialist is all you need, make sure to have a copy to include with your claim.

Each time you receive an updated prescription you'll need to include it with the claim.

### **How to submit for reimbursement:**

The process for reimbursement is quite simple: Cura Ortho Physical Therapy will provide you with an invoice through our portal. This invoice will include all the necessary information required for submittal:

1. Business name and address
2. Tax ID
3. National provider number identification
4. License number
5. ICD-10 diagnosis
6. CPT codes

You can submit your bills visit by visit or wait to submit them all at once to your insurance company, it is completely up to the patient.

**We know as an out of network provider it can be challenging to navigate the insurance/reimbursement world. Please feel free to contact our office via phone at (919) 990-7420 or via email at [samantha@curaorthopt.onmicrosoft.com](mailto:samantha@curaorthopt.onmicrosoft.com) with any questions regarding insurance/reimbursement. We are here to help you navigate the complex insurance system.**