



How To Determine Your Insurance Benefits for Physical Therapy

1. Call the toll free number for customer service on your insurance card. Select the option that will allow you to speak with a customer service provider, not an automated system.
2. Ask the customer service provider to quote your physical therapy benefits in general. These are frequently termed rehabilitation benefits.
3. Make sure the customer service provider understands you are seeing Dr. Rachel Lemons, Physical Therapist so they can direct you to in-network or out-of-network.
4. If pre-authorization or precertification is required per your insurance plan, please allow one week to process BEFORE your initial visit. Let Lemons Therapy know immediately and whether a form is required to fill out. You must provide this form to your therapist.

What YOU need to know:

- Does your policy require pre-authorization or a referral on file for outpatient physical therapy services? _____
- Do you have a deductible? _____
- If so, how much is it? _____
- How much is already met? _____
- What percentage of reimbursement do you have? (60%, 80%, 90%, 100%, are all common) _____
- Does the rate of reimbursement change if you see an out-of-network provider? _____
- Is there a dollar amount or visit limit per year for physical therapy services? _____
- Do you require a special form to be filled out to submit a claim? _____
- What is the mailing address I should submit claims/reimbursement forms to? _____

WHAT THIS INFORMATION MEANS:

If your policy requires pre-authorization or a specific referral on file and the insurance company doesn't have one listed yet, you will need to call your PCP's office and request it. 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 pre-authorizations 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 Lemons Therapy.

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