



How to Determine Your Insurance Benefits for Physical Therapy
KEEP THIS WORKSHEET FOR YOUR RECORDS

Your purchase is an investment in your health. However, we are pleased to inform you that after treatment, you will be able to use the receipt to submit to your insurance for out-of-network benefits. If you choose, most insurance companies have a form on their website that you can access to utilize your out-of-network benefits. Along with the form required by your insurance company, you will use your receipt from Vitalize PT to submit for payment. The payment will come directly to you.

Below are some helpful hints to find out what YOU need to know about insurance reimbursement. For accurate information call the member services toll free # on your insurance card. Make sure you speak to a customer service provider. Do not use the automated system.

Name of person you are speaking with: _____ Date and time of day: _____

Tracking ID for the call or representative ID: _____

1. Ask the customer service provider to quote your physical therapy benefits in general (these are frequently termed rehabilitation benefits).
2. Make sure the customer service provider understands **you are seeing a non-preferred provider/out-of-network provider**, via direct access or for whom you have a doctor's referral.
3. If pre-authorization or pre-certification is required, please allow at least one week to process **BEFORE** your initial consultation. Let Vitalize PT know *immediately* and whether a form is required to fill out.
 - Does my policy require pre-authorization or a referral on file to begin physical therapy services? Y / N
 - Do I need a written prescription (referral) from a doctor in order to start physical therapy? Y / N
 - If no, IN Direct Access laws state that you need a PT referral if your care extends past 42 days.
 - Do I have a deductible? Y / N If so, how much is it? _____ How much is already met? _____
 - What percentage of out-of-network reimbursement do I have for PT? (60%, 80%, 90%, are all common) _____
 - Is there a max dollar amount or visit limit that my plan will cover for out-of-network physical therapy? _____
 - When does my insurance calendar year start over? _____
 - What is the mailing address I should submit claims/ reimbursement forms to? _____

A special note to patients with Medicare: Vitalize PT does NOT accept Medicare and patients cannot be reimbursed by Medicare for visits at this clinic.

Please understand that you are responsible to obtain accurate information about your insurance benefits and submit your physical therapy receipt for reimbursement. Vitalize PT assumes no responsibility in the collections of your out-of-network benefits. This worksheet was created to assist you in obtaining reimbursement for Physical Therapy services and is not a guarantee of reimbursement to you.

If you need help or have any questions, please don't hesitate to call us at 317-983-2321.