

OUT-OF-NETWORK INSURANCE BENEFITS WORKSHEET

I am not contracted with any insurance companies so I am an “out-of-network” provider. This worksheet can help you understand the potential for being reimbursed by your insurance company. Upon request, I will send you a superbill which contains all the information you need to submit a receipt to your insurance company.

When you call the insurance company, call the number that is located on the back of your insurance card. Select the option to speak with a customer service representative and then ask the questions listed below.

What are my physical therapy benefits? _____
(Usually per year or a \$ amount)

What is my out-of-network percentage of coverage? _____
(This is how much you will be reimbursed)

Is there a fee schedule? _____ If yes, what is the allowed amount per physical therapy evaluation? _____ and per physical therapy follow-up? _____
(If there is a fee schedule, the percentage reimbursed will be based on these amounts regardless of how much the visit costs you)

*If their fee schedule is based on codes billed, ask for the allowed amount for the following:
Physical therapy evaluation 97163 _____
Therapeutic exercise 97110 _____
Manual therapy 97140 _____

Do I have a deductible? _____ If yes, how much is the deductible? _____
(Insurance pays only once your deductible is met)

If there is a deductible, what amount has been met? _____

Do I need a written prescription from a doctor? _____
(If you need a referral, contact your doctor's office)

Does the prescription need to come from my primary care provider? _____

Do I need authorization on file prior to starting physical therapy? _____
(If you need authorization, only begin PT once you have it)

If yes, is an authorization on file? _____

If there isn't one on file, who should request the authorization? _____

Is there a special form I need to be reimbursed? _____

If yes, where is the form? _____
(The form is usually on the insurance website)

To what mailing address or fax number (if you have access to a fax machine) should I send the documents for reimbursement? _____