



Stronger Bodies ~ Healthier Living

QUESTIONS TO HELP YOU UNDERSTAND YOUR INSURANCE

1. Do I have a deductible?
 - a. Is that per person or per family?
 - b. What is my deductible amount?
 - c. Has it been met?
 - d. How much have I paid toward my deductible?

2. For Physical Therapy is there a maximum number of visits or maximum dollar amount that I am allowed per year?
 - a. Is that a calendar or policy year?
 - b. Per diagnosis?
 - c. Per lifetime?

3. What is my benefit coverage?
 - a. Insurance% Patient %?
 - b. Do I have a co-pay and is that per visit?
 - c. How much is that co-pay?
 - d. Is that for every visit?

4. Do I have a maximum out of pocket limit?

5. Do I have co-insurance?
 - Is that different from my co-pay?

6. Do I need to get a referral or authorization prior to starting Physical Therapy?
 - Who should that come from?

7. Do I have a self-referral benefit?
 - Do I have any limitations if I self refer?

8. Is there anything else I need to know about my coverage for Physical Therapy services?

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