

Important questions to ask your insurance company when calling regarding your benefits:

“I am calling about my outpatient physical therapy benefits”.

- ◆ Do I need a referral from my doctor for physical therapy?
- ◆ Are there restrictions on provider types that can refer me to physical therapy? Such as a chiropractor or naturopath?
- ◆ Is prior authorization required? Who requests the prior authorization?
- ◆ What is my deductible? How much has been met?
- ◆ Do I have a co-pay per visit, or a co-insurance percentage, as my patient responsibility?
- ◆ Are there any financial or visit limits per calendar year?
- ◆ Are my physical therapy benefits combined with other therapies, such as speech, occupational or massage therapy?

“KNOWLEDGE IS POWER”

Laura Moncur