



How to Check Your Out-of-Network Benefits for Physical Therapy

Use this guide when calling your insurance company to see if you can get reimbursed for cash-based physical therapy!

Call the Member Services number on the back of your insurance card and ask the following questions:

What to Ask:

1. **Do I have out-of-network benefits for physical therapy/is authorization required?**
(If yes, continue with the questions below.)
 2. **Is a referral or prescription required for reimbursement?**
 3. **What is my out-of-network deductible, and how much of it has been met?**
 4. **What percentage of the cost is reimbursed after I meet my deductible?**
 5. **Are there any visit limits per year for physical therapy?**
 6. **Is reimbursement based on the amount I pay, or a set allowed amount per visit?**
 7. **Do I need to submit a claim form along with my receipts (superbill)?**
If yes: Ask where to send it or how to upload it online.
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What We Provide:

We'll give you a **superbill** after each visit that includes:

- Our clinic info and EIN number
- Your (ICD-10) diagnosis code(s) and treatment (CPT) codes
- The amount paid for each session
- Dates of service

You just submit that to your insurance, and they take care of the rest!
